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ABSTRACT

This guide presents information in context with comprehensive eligibility, application, and benefit profiles of the student aid programs administered by the California Student Aid Commission. Used in conjunction with the Financial Aid for Students Workbook, this guide will help financial aid specialists provide students with updated information on California's major financial aid programs and application requirements. After summarizing California's student financial aid programs, the guide details the application process. Some of the topics covered include program and residency requirements, determining financial need, student aid telephone numbers, student dependency status, and tips on completing the Free Application for Federal Student Aid. The guide's largest section concentrates on grants, special programs, and loans. Some of the many programs examined here include the Cal Grants, state work-study programs, special loan programs (including federal loans), scholarships, refinancing and repayment options, and information on the California Student Opportunity and Access Program. In the back, college costs are summarized, a four-page bibliography lists publications on financial aid resources, and an order form is shown to request California Student Aid Commission Forms/Publications. (RJM)

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Financial Aid for Students Counselors Guide

1994-95 School Year

CALIFORNIA STUDENT AID COMMISSION

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A Word About Student Financial Aid

Fall 1993

Dear Counselor:

Change is the constant for California counselors and student financial aid professionals who review, analyze and otherwise make understandable a host of program, policy and legislative changes. To make that job easier, and to help you help students, the California Student Aid Commission publishes this *Counselors Guide*. It presents vital information in context with comprehensive eligibility, application and benefit profiles of the student aid programs which the Commission administers.

Counselors are likely to field many inquiries in the coming months about the funding levels for the state-supported Cal Grants. The very good news is that over $51 million has been added to the Commission's budget. This 35 percent boost for the 1994-95 Cal Grant award cycle in state funds restores past cuts and raises grant award levels. This could help encourage many who are considering postsecondary enrollment. The 1993-94 state budget provides additional Cal Grant funds to accomplish the following:

- enable the Commission to aggressively make new awards and ensure that the full complement of 31,220 authorized first-time awards are funded.
- to the extent possible, cover both the 1992-93 and 1993-94 University of California and California State University fee increases.

The Student Aid Commission will implement the augmentation in the following manner:

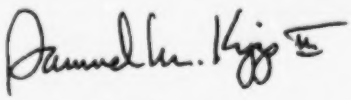
- system-wide mandatory fees will be fully funded for recipients at both the University of California ($3,454) and the California State University ($1,440), with campus-level fees continuing to be funded with institutional monies;
- maximum tuition and fee grants for recipients at independent colleges and other eligible non-public institutions will be restored to $5,250;
- Cal Grant B subsistence levels will be restored to $1,410 for all recipients in that program, including all those attending California Community Colleges; and
- maximum grant levels for all Cal Grant C and Graduate Fellowship recipients will be restored to their earlier levels.

Here are some other important student aid highlights:

- It will again be free for students to apply for most federal aid programs and the state Cal Grants and Graduate Fellowships using the 1994-95 Free Application for Federal Student Aid (FAFSA). The application period for Cal Grants and Graduate Fellowships is between January 1 and March 2, 1994.
- Applicants also must provide the Student Aid Commission with a verified grade point average (GPA) or test scores, by the March 2 deadline. There is no charge and the Commission GPA Verification Form will be available at high schools and postsecondary institutions.
- All public colleges and universities will accept the FAFSA. Some special programs and aid available from individual schools may require the completion of other applications or forms. Students should be advised to work closely with counselors and financial aid officials to meet all application requirements.
- Significant changes in the way students' financial need is assessed — such as the elimination of home equity from a student's family assets — will undoubtedly continue to affect many seeking help with college costs.
- Some additional factors are a new federal unsubsidized version of the Stafford loan for middle- and higher-income students; lower interest rates on most student loans; prorated loan limits according to program length; elimination of certain types of coursework from program eligibility; and increases in student or parent borrowing limits.

Through improved financial aid processing, an ongoing series of training workshops for school and lender personnel, and publication of current information materials for students and their parents, the Student Aid Commission remains committed to providing a quality financial aid program for California.

As part of that effort, this *Counselors Guide* is designed as a companion document to the *Financial Aid for Students Workbook*. Both will help you continue to provide students with vital, updated information on the state's major financial aid programs and application requirements. By working together, we continue to serve the students of California.



Dr. Samuel M. Kipp, III

Executive Director
California Student Aid Commission

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Basic Student Financial Aid Facts

A wide variety of student financial aid is available to Californians studying beyond high school. Some student aid such as grants or scholarships is free, while assistance such as educational loans must be repaid. All student aid requires participants to complete application forms correctly, usually by specific deadlines. A counselor's understanding of various grant, scholarship, and loan programs is key to helping students apply for the aid best suited to individual needs.

This *Counselors Guide* is designed to help secondary school counselors and financial aid professionals assist students and their families understand and successfully complete the financial aid process.

Other sections of this resource guide contain very specific details about California's major financial aid programs. To begin, here are some basic facts about student aid:

- No student should be discouraged from applying for financial aid. Special circumstances, like the death of a parent, divorce, or loss of a parent's income could make an otherwise ineligible student qualify for financial assistance.
- The Free Application for Federal Student Aid (FAFSA) may be used to apply for most student aid from the federal or state governments and from public colleges and universities. Individual schools, colleges and special programs each may have its own selection criteria and application process.
- Generally, a student becomes eligible for financial aid whenever the family's ability to pay is exceeded by the costs at the particular institution the student plans to attend.
- A family's ability to pay is determined by federally mandated need analysis standards. Factors considered include the family's size, income, assets, parents' age, number of family members in college and any unusual individual circumstances.
- If a student is financially independent, the student's own income (and spouse's income, if married) and assets alone are considered in determining "financial need."
- Deadlines and application processes vary; students should be encouraged to start their financial aid research early and pay close attention to detail.
- Students unsure whether they will attend college full time or part time should apply as full-time students. Awards can be adjusted downward later, but it is not always possible to increase an award.
- The federal government has many important student aid programs such as the Pell Grant or Perkins loan. Students should check to see if they are eligible for federal aid.
- Federal laws and regulations governing student aid programs, especially guaranteed student loans, are subject to change and may be amended by Congress. Be sure students have the latest information.
- Most campuses have individual grants, scholarships or other student aid programs. Students should check directly with each financial aid office for details.
- A student ineligible for one kind of aid may be eligible for others. The variety of financial aid means there is some assistance available for nearly all students. Many community organizations and employers offer scholarships. There are worthwhile dividends for those who do the research (see the bibliography of financial aid publications on page 30).
- Help is available through student loans, but students should exercise caution in borrowing.

A Summary of California Student Financial Aid Programs

The California Student Aid Commission has a comprehensive program of financial aid for community college, vocational, four-year college or university, and graduate students. These include grants, loans and other special programs for low- and middle-income students.

For undergraduate study at California colleges and universities: Cal Grant A pays tuition and/or fees for recipients at independent schools and colleges, University of California (UC), and California State University (CSU). Cal Grant B provides a living allowance for new recipients. When renewed by sophomores and above, a Cal Grant B also may cover all or part of tuition/fee costs (same levels as Cal Grant A).

Under the Commission's Financial Aid Processing System (FAPS), new grant applicants are automatically considered for all three programs: Cal Grant A, B and C. Grade point averages (GPA) of state Cal Grant competitions may vary considerably from year to year and a student with a modest GPA, balanced by significant need and a potential for success, could be a successful grant candidate.

For up to 24 months of study in a vocational course:

Cal Grant C pays tuition and fees and provides assistance for tools, books, and equipment.

The **State Work-Study** program offers eligible college and university students the opportunity to earn money to help defray their educational expenses.

Schools will assist students in selecting educationally beneficial positions relating to a course of study or career objective. Jobs may be available with public institutions or nonprofit or profit-making enterprises. Students are paid at rates comparable to rates paid for positions within the employing organization. Private and proprietary postsecondary institutions are prohibited from employing students.

The **Paul Douglas Teacher Scholarship** is a federally funded program providing college scholarships to outstanding high school graduates and college students who demonstrate commitment to pursuing teaching careers at the preschool, elementary, or secondary levels.

Scholarships may be awarded for up to four academic years, starting with the sophomore term. Participants agree to teach two years full time for each year the scholarship is received. Failure to do so requires repayment of the scholarship, plus interest and collection fees.

Student Financial Aid Calendar for the 1994-95 Academic Year

1993

October-November	• High schools and colleges will receive initial supplies of the 1994-95 Free Application for Federal Student Aid (FAFSA), plus a reorder blank, from the need analysis services. • The *Financial Aid for Students* workbook, general information brochure, *Counselors Guide* and GPA Verification Form are mailed to high schools and colleges. Additional copies are available from the Student Aid Commission. • College financial aid offices will need copies of applications for the Federal Stafford loan, Federal Supplemental Loans for Students (SLS) and Federal PLUS Loans, all available from the Student Aid Commission. • College admissions packets available; admissions filing period starts.

1994

January 1	• Cal Grant or Graduate Fellowship applicants may mail a completed FAFSA to the appropriate need analysis service. Applicants must not file before this date.
February-March	• Community College admissions and student aid filing period starts.
March 2	• Deadline for new Cal Grant and Graduate Fellowship applications and the GPA Verification Form. The FAFSA must be mailed and postmarked to a need analysis service by this deadline. No exceptions are made for applications postmarked after this date. The GPA form must be sent to the Student Aid Commission by this date. • This is the UC/CSU priority filing date for student aid.
May-June	• Admission and aid application results available to students including announcements for new awards of Cal Grant A, B and Graduate Fellowship. Cal Grant C applicants who demonstrate financial eligibility will be sent supplements. • Notification of financial eligibility will begin for renewal awards of Cal Grant A, B and Graduate Fellowship.
July 1	• Cal Grant academic year begins.
August	• Stafford loan applicants for the fall quarter or semester should apply early this month.

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The **Robert C. Byrd Honors Scholarship** is a federally funded program providing nonrenewable college scholarships to graduating high school seniors who have demonstrated outstanding academic achievement in high school and who show promise of continued academic achievement in college. Scholarships are awarded for the first year of postsecondary study at any public or private nonprofit institution in the U. S.

The **Assumption Program of Loans for Education (APLE)** is a loan assumption program for teacher candidates. Applicants are selected by participating postsecondary institutions with approved teacher preparation programs.

Applicants must have completed at least 60 semester units of undergraduate study and must commit to three consecutive years of teaching in a California public school in a subject-matter shortage area (mathematics, English, science, foreign language, bilingual education or special education), or in a school serving a high proportion of low-income students. After an APLE participant has completed the first of three consecutive years of eligible teaching, the state will assume a portion of student loan balances.

Child Development Teacher Loan Assumption Program is open annually to 100 outstanding college students pursuing a Regular Children's Center Instructional or Supervisory Permit to participate in the Child Development Teacher Loan Assumption Program. The Commission will assume educational loan debt in return for a participant's service as a teacher or supervisor in a California licensed children's center which serves low-income families. This is a federally supported program subject to annual funding review by Congress.

Participants must provide two consecutive years of full-time teaching or supervision service with the same eligible California licensed children's center within three years of completing the coursework for their permit. The Commission will assume educational loan debt each year for the two years a participant provides eligible teaching service with a Regular Children's Center Instruction Permit and each year for the two years a participant provides eligible supervision service with the Supervisory Permit.

Law Enforcement Personnel Dependents Scholarships assist in paying for books, supplies and living expenses each year at community colleges and at four-year colleges for needy dependent children and spouses of peace officers, employees of the Department of Corrections or Youth Authority, or firefighters who have been killed or permanently disabled in the line of duty.

Federal Stafford Student Loans are need based with a variable interest rate. Before completing the Stafford loan application/promissory note, students first must demonstrate financial need, have their eligibility determined for a Pell Grant, and meet other eligibility requirements.

No payments are made by the student while enrolled at least half time or during a deferment period. Payment starts six months after the student graduates, withdraws, or drops below half time. The borrower then must make regular payments on the principal and interest.

Federal Unsubsidized Stafford Loans are for middle- and higher-income students' education costs. With the exception of demonstrating financial need, borrowers must meet all eligibility criteria of the subsidized Stafford program. Students may borrow at the same interest rates as the subsidized Stafford loan program. Total borrowing, whether regular or unsubsidized, cannot exceed the established Stafford loan limits.

Interest payments must begin immediately after the loan is fully disbursed or may be added to the principal balance. Regular repayment begins six months after the borrower ceases to carry at least one half the normal full-time school workload.

Federal Supplemental Loans for Students (SLS) is not a need-based program. Before completing the SLS application/promissory note, students first must have their eligibility determined for a Pell Grant and Stafford loan (including an unsubsidized Stafford loan), must have completed high school, and must meet all other program eligibility requirements.

The student either must begin payment of the principal and interest within 60 days of receiving the SLS loan, pay interest only, or defer payment and have the interest charges added to the principal.

Federal PLUS Loans allow a parent to borrow on behalf of dependent students. Parents must complete the PLUS application/promissory note and meet all program eligibility requirements. Repayment of principal and interest begins within 60 days of receiving the loan, unless the parent qualifies for a deferment or is granted a forbearance.

Federal Consolidation Loan Program allows student borrowers with large or unmanageable educational loan repayments to pay off existing student loans and make a new loan having a single monthly payment with an extended repayment term of up to 30 years.

Note: Under reauthorization of the Higher Education Act, many facets of the federal student loan programs, such as annual and aggregate loan limits, are subject to change and have various effective dates.

For graduate or professional students: Graduate Fellowship awards provide for tuition and fees at independent schools, the UC and the CSU. Applicants must demonstrate an intent to become college or university faculty members.

The **APLE, Paul Douglas, State Work-Study, and Law Enforcement Personnel Dependents Scholarship and Federal Stafford, SLS and PLUS** programs also are open to graduate or professional students.

The California Student Aid Application Process: Determining Financial Need

The initial step in assessing a student's eligibility for nearly all state financial aid for higher education (and for most federal and campus-based programs) is the measurement of the student's "financial need." This is the difference between the cost of college and what the student (and a dependent student's family) is expected to pay toward higher education costs. To make this determination, schools, state and federal student aid programs must receive the results of a student's complete Free Application for Federal Student Financial Aid (FAFSA). This form must be filed with the appropriate need analysis service by a certain deadline. **Note: Some schools and programs may require the filing of additional forms or materials.**

State Grant Program Requirements

To apply for a state Cal Grant or Graduate Fellowship, new applicants must use the FAFSA and also must submit a GPA Verification Form directly to the Commission.

New Cal Grant applicants automatically are considered for a Cal Grant A, B, or C, but students may receive only one Cal Grant at a time. Cal Grant applicants also may apply for a Federal Pell Grant and for campus-based aid programs by completing the FAFSA. Many California schools and colleges require students to apply for Pell Grants and Cal Grants before consideration for any campus-based aid programs.

Students will be ineligible for a new Cal Grant or Graduate Fellowship unless their FAFSA and GPA Verification Form have been completed, mailed and postmarked by March 2, 1994. Because of federal regulations, the FAFSA should not be dated, or mailed before January 1, 1994. Applicants should keep copies of their form and obtain a U.S. Postal Service Certificate of Mailing for each form as evidence they were sent by the deadline.

Note: Cal Grant or Graduate Fellowship renewal applicants should have their FAFSA results sent to their 1994-95 school for evaluation. No GPA Verification Form is needed for renewal applicants.

A new applicant's verified GPA must not include grades received in the 1993-94 academic year, nor should extra weight be added for honors or advanced placement courses. If the applicant has General Educational Development (GED) test scores and has not completed one year of postsecondary education, a copy of the GED scores should be sent directly to the Student Aid Commission. Scholastic Aptitude Test (SAT) or American College Test (ACT) scores are required for students from nongraded schools. Those who graduated from high school more than 10 years ago may have test results sent in lieu of their GPA. Those applying for a new Graduate Fellowship must have the appropriate test scores mailed to the Commission.

The FAFSA contains a single set of questions developed by the U.S. Department of Education (USDE). It is used to apply for student financial aid and is available from Multiple Data Entry (MDE) need analysis processors and from the USDE central processor. The FAFSA available from each need analysis service (MDE) and the federal central processor has identical data elements. If a school prefers a particular needs analysis processor, students should be so informed.

The federal processor and the need analysis services will ship an initial FAFSA supply to all California high schools, postsecondary schools and colleges. A reorder form is included. An initial supply of Commission GPA Verification Forms will be sent to schools with a reorder blank. A special supplement will be sent to eligible applicants considered for Cal Grant C.

Student Dependency Status

A determination of whether a student is financially dependent upon his or her parents or is self-supporting (i.e. an independent student) is important in establishing financial aid eligibility. This has substantial impact on the type and amount of aid a student may receive. California and federal standards for student independence status are the same.

If a student is financially independent, a parental contribution is not required. Dependent students must provide parental

Important Student Aid Telephone Numbers and Addresses

- **(916) 445-0880** — The Commission's Central Inquiry Unit has information about Cal Grants, student loans or other state programs. The Commission responds to inquiries from students, schools, financial institutions and those seeking information about state financial aid programs. Write the Commission for information at P.O. Box 510845, Sacramento, CA 94245-0845.
- **(916) 327-4609 or FAX (916) 323-1748** — Schools may call to order Student Aid Commission publications.
- **1-800-4 FED AID (toll-free)** — The U.S. Department of Education has more information about the federal Pell Grant and other programs.

To order additional copies of the Free Application for Federal Student Aid (FAFSA) contact:

- **(916) 361-0656** — American College Testing Program (ACT); or
- **(609) 951-1025** — College Scholarship Service (CSS).

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financial information on the FAFSA. Failure to do so results in disqualification for aid.

Independent Student Definition

For federal and state financial aid programs, the following students are considered financially independent:

- those 24 years of age or older as of December 31 of the award year (for the 1994-95 award year, December 31, 1994); or
- a veteran of the U.S. armed forces, an orphan, ward of the court, or who have legal dependents other than a spouse; or
- a graduate/professional student or a married student; or
- if a finding of special circumstance is made and documented by a school financial aid official.

California Residency Requirements

Most Student Aid Commission grants are available only to state residents who attend eligible California colleges, universities, or postsecondary vocational schools.

A California resident attending a school outside the state is eligible for a federal Stafford or SLS loan. However, the school must be approved by the Student Aid Commission. Out-of-state students attending eligible California educational institutions also are eligible for these loans.

An unmarried student under age 18 is considered a California resident for student financial aid purposes if any of the following residency rules are met:

- his or her parents have been legal residents for one year prior to September 20, 1994;
- the student has lived for two years with a person or persons (other than father or mother) who have been legal residents of California for one year prior to September 20, 1994; or
- the parent is in the U.S. armed forces, stationed in California and on active duty when the student enrolls in college.

A student whose parents are living overseas is considered a California resident if he or she is a minor; has been living under the direct care and control of a California resident for two years by September 20, 1994; or if the parents have maintained their residency during their absence from California. All married students (regardless of age) or unmarried students 18 years of age or older establish their own residency status. To receive a Cal Grant for the 1994-95 academic year, a student must have been a legal resident of California for one year prior to September 20, 1994.

Check specific programs for complete residency requirements.

Events After the March 2 Cal Grant Deadline

Students filing a FAFSA will receive a Student Aid Report (SAR) from the FAFSA processor. If the student has so indicated, an analysis of the family's financial statement also will be sent to the Student Aid Commission.

Each applicant's need is calculated by subtracting the expected family and student contribution from the student expense budget at the applicant's chosen school or college. The student expense budget includes tuition/fees, room and board, books, transportation and incidentals. Selection of Cal Grant recipients is made according to the criteria established for each program.

Students who applied for a state grant by the March 2, 1994 deadline date will receive a letter announcing the outcome. If the student is not chosen for an award, the reason will be listed. Applications postmarked after the deadline will not be processed.

Of serious concern are the number of students who fail to complete the process and are "lost" between March and September when the grants are activated. Some financially eligible students are eliminated from the grant competition every year because they:

- fail to respond to requests for additional information to clarify or verify responses on their application; or
- move and leave no forwarding address — letters to them are returned to the Commission unanswered.

A new Cal Grant applicant can make corrections or changes to application information by correcting the SAR prior to the Commission's award selections. College financial aid administrators may use the Grant Record Change Form for schools (G-21) to notify the Commission of certain changes to applicant information. Applicants always should include their name, Social Security number and current address on all materials mailed by them.

Applying for a Student Loan

Application requirements for student loan programs vary. Before applying for a need-based Federal Stafford Student Loan, applicants first must have their Federal Pell Grant eligibility determined. (If eligible, a Pell Grant is included as estimated financial aid, regardless of whether the student has applied for or accepted the aid.)

The Federal Supplemental Loans for Students (SLS) program requires borrowers first to have their eligibility determined for a Pell Grant (undergraduate students only) and for the lower-interest Stafford loan (both regular and unsubsidized) before completing the SLS application/promissory note. (If eligible, a Pell Grant and Stafford loan are included as estimated financial aid, regardless of whether the student has applied for or accepted the aid.)

The PLUS loan program does not require completion of a FAFSA, but parent applicants must undergo a credit check in addition to filing a PLUS loan application/promissory note.

The Consolidation loan program allows students to consolidate loans if they owe at least $7,500 in one or more of the Stafford, SLS, Perkins Loan, or Health Professions Student Loans (HPSL) programs and all other requirements are met.

Students are responsible for finding a lender and should start by checking with the family bank, savings and loan association, or credit union. College financial aid offices have a list of participating lending institutions. Students should check with the lender to see if special forms must be completed and certified by schools, in addition to the state application/ promissory note form.

Tips for Students and Parents on Completing the Free Application for Federal Student Aid (FAFSA)

Every year thousands of students are denied financial aid because their applications are incomplete or filed too late. Here are some tips to help students and their families successfully complete a financial aid application.

1. Study the California *Financial Aid for Students* workbook. Know what options are available and how the financial aid system works.
2. Avoid waiting until the last minute to complete financial aid application materials. An early start will leave time to collect information, ask questions, and solve problems.
3. Set aside at least one full afternoon or evening to work on the application. Assemble the needed materials ahead of time, including:
   a. The Free Application for Federal Student Aid (FAFSA) and any additional application materials required by the college or vocational school.
   b. The GPA Verification Form.
   c. A Social Security number. Most counseling offices have Social Security number applications (Federal Form SS-5), or students may get one from the local post office or Social Security Administration branch.
   d. Family financial records, including:
      - a 1993 U.S. income tax return (Form 1040 or 1040A), completed in early January will be most helpful;
      - W-2 forms and other records of 1993 earnings;
      - current bank statements, mortgage information and business or farm records; and
      - records of veterans benefits or Social Security payments.
4. Work carefully through the application. Follow all directions to apply for a Federal Pell Grant.
5. Make a list of unanswered questions and, before mailing the application, check to make sure each question has been answered. Make a photocopy of the completed application materials and keep the work copies of family financial statements.
6. Apply for a new Cal Grant or Graduate Fellowship by:
   a. completing the FAFSA, including the state section,
   b. mail it to the need analysis processor by the March 2, 1994 postmark deadline,
   c. submit a GPA Verification Form to the Commission by the deadline, and
   d. keep copies and obtain a U.S. Postal Service Certificate of Mailing for each.
7. Remember that financial aid can be delayed or forfeited unless applications are completed correctly. If you need help, contact a counselor, financial aid counselor or the California Student Aid Commission.

A school may take several weeks to determine financial need and certify the loan application. It generally takes one to two weeks to process a loan after the completed application reaches the lender. Lenders can make a loan after receiving a state guarantee, and must make multiple disbursements at intervals during the covered educational period. The check(s) are mailed by the lender to the college financial aid office which cannot release the loan funds to students until 10 days before instruction begins. Because this could mean a month or more before funds are disbursed to a student, loan applicants should not plan to use the loan to pay preregistration fees or make early deposits to the school.

All postsecondary institutions are required by federal regulation to provide first-time student loan borrowers with entrance counseling either in person or by videotape prior to releasing the first disbursement of the loan.

Financial Aid is Not Automatically Renewed

State and federal student assistance grants are not automatically renewed; students must reapply each year and also must demonstrate satisfactory academic progress toward scholastic objectives. This must be certified by the postsecondary educational institution, according to its standards. The Student Aid Commission requires schools' Cal Grant eligibility standards to parallel those used to certify federal financial assistance eligibility.

Cal Grants A and B may be renewed for up to four years, but students enrolled in specialized degree programs that require five years of attendance and those in teaching credential programs may have their grants renewed for up to five years of college study beyond high school.

An evaluation of Cal Grant A and B renewal applications will be conducted by the campus the recipient will attend in the 1994-95 academic year. Therefore, these students ensure that the school they plan to attend has their FAFSA information by listing that school on the application.

Cal Grant awards will be renewed if a student continues to demonstrate financial need; is making satisfactory academic progress (as defined by the school for federal financial aid eligibility); and is not in default on any government loan or does not owe a refund on any state or federal grant, (unless repayment arrangements acceptable to the Commission have been made). A Cal Grant award may be adjusted from year to year if the student's need for financial assistance changes or if state budget allocations for student financial assistance are reduced or increased.

Cal Grant B recipients who transfer their grants to tuition/fee-charging schools after completing one or two years at a public community college may have their grants increased to cover all or part of the cost of tuition/fees as well as living expenses.

Cal Grant C awards may be continued for a second year without a formal renewal process as long as the student has not completed his or her course of study.

Students must complete a new application process for each student loan. Obtaining all loans from the same lender will make it easier when repayment begins. Generally, a student may only obtain one maximum loan per academic year of study.

California Student Financial Aid: Grants, Special Programs and Loans

Cal Grant A

The Cal Grant A program helps low- and middle-income students meet tuition/fee costs at the California State University (CSU), University of California (UC), and independent schools and colleges in California.

The program is designed to provide students with the widest possible choice among two- and four-year postsecondary institutions. Many middle-income and low-income students may not consider the possibility of enrolling at an independent college because of the expense and the family's limited resources. Receipt of a Cal Grant A award may make this possible. Recipients are selected based on financial need and academic ability.

In 1993-94, the Cal Grant A awards maximum was $5,250 at independent colleges, $3,454 at UC and $1,440 at CSU.

Although most awards are assigned to those studying full time, Cal Grant A awards are also available to students who enroll in college on a half-time or three-quarter-time basis.

To be eligible for a "first-time" Cal Grant A, a student must plan to enroll in the fall at an eligible school or college. Students receiving a Cal Grant A are placed in the educational level verified by the institution where they receive their initial grant payment and have their remaining grant eligibility established accordingly.

Community College Reserve Grant

Cal Grant applicants who wish to attend a community college may be eligible for a Cal Grant A Community College Reserve Grant. Candidates for the "reserve" option must participate in the regular competition, meet all required standards and need financial assistance at the four-year college they plan to attend. This may be a good alternative because competition for Cal Grants historically has been tougher for those who defer applying until after enrolling in college.

Community College Reserve Grant recipients may hold their award in reserve (up to two years) until they transfer to a tuition/fee charging school. Students selecting this option for the 1994-1995 academic year may not transfer to an active grant until the 1995-96 academic year. Students selected for the four-year grant program may change to the reserve Cal Grant A at any time.

Activation of reserve grants in subsequent years is not automatic. No funds can be reserved for later use. A recipient of a reserve Cal Grant A must be certified as financially eligible at their tuition/fee charging school at the time of transfer.

To compute GPA's, the Commission requires that:

- A counselor calculates the student's GPA on a 4.00 scale to two decimal places. Failing grades must be included. Grades earned in the 1993-94 school year or extra weight for honors/AP classes are to be excluded. The following grades are to be included in the GPA calculation.
- **High school seniors:** All sophomore- and junior-year grades, excluding physical education (PE) and Reserve Officer Training Corps (ROTC). Accelerated juniors graduating in spring 1994 should include sophomore grades. Summer school grades obtained following completion of junior year should not be included.
- **High school graduates and college freshmen:** Sophomore-, junior-, and senior-year high school grades, excluding PE and ROTC. If 24 semester college units or the equivalent have been completed prior to fall 1993, the GPA should consist only of college grades. (Graduates from foreign high schools submit ACT or SAT test scores).
- **Other Cal Grant undergraduates:** All college grades obtained before fall 1993 and must include at least 24 semester units or the equivalent and may be calculated by using the following:
- all college work completed, or
- all college work completed excluding non-transferable courses and those courses not counted in the computation for admission.

Graduate Fellowship: Applicants enrolled with less than a year of full-time graduate study should have their GPA calculated for the last four semesters or six quarters of undergraduate study completed prior to fall 1993. Applicants enrolled for a second or more years are to have their GPA calculated on graduate course work complete prior to fall 1993.

Test Scores Submitted in Lieu of a GPA: Test scores that can be submitted in lieu of a GPA are ACT, SAT or GED. If submitting a test score, applicants must mail a copy of testing organization's score report to the Commission, along with the GPA Verification Form, by the March 2, 1994 deadline. Grade reports, transcripts and proficiency certificates will not be accepted.

ACT or SAT test scores must be mailed directly to the Commission by the organization administering the test no later than March 2, 1994. Applicants may submit their GED score directly to the Commission no later than March 2, 1994. Test scores must be mailed to the California Student Aid Commission, Initial Processing Branch, P.O. Box 510621, Sacramento, CA 94245-0621.

Note: Some colleges and universities, such as UC Santa Cruz and Stanford University will not calculate and certify a GPA on a GPA Verification Form. If the applicant has earned college credit at these institutions, the applicant must submit ACT or SAT scores by March 2, 1994 in lieu of a GPA.

Important Note: A GPA or applicable test score is the sole basis for ranking applicants determined to be financially eligible for Cal Grant A awards. A GPA or applicable test score contributes vital points in the selection of Cal Grant B, Cal Grant C and Graduate Fellowship awards. Consequently, if a verified GPA or valid test score is not mailed to the Commission by March 2, 1994, your application will be disqualified from consideration for a Cal Grant award.

Overseas Programs

Students may apply a Cal Grant A to international programs provided they are officially registered at a California campus. Students may apply a Cal Grant B to international programs that are regularly accredited and recognized by the recipient's home campus. The student budget is not automatically increased by the Commission to reflect the additional expenses which may result from attendance overseas, but the school may use professional judgment to adjust the student's budget.

Cal Grant B

The Cal Grant B program is intended to help high-potential students from disadvantaged/low-income families who would not be able to get a postsecondary education without aid. It recognizes that many students with substantial potential for success in college and for future leadership, are doubly handicapped by financial problems combined with home and community environmental factors. The low-income disadvantaged student who may be eligible for a Cal Grant B should apply during the last year of high school.

For 1993-94, students with family incomes over $32,249 did not qualify for Cal Grant B awards. Many grant recipients in this program were the first in their family to enter college. Recent program trends show that only the most disadvantaged and highest achieving applicants receive a Cal Grant B award.

Most new Cal Grant B awards are available only to students who have completed no more than one semester or two quarters of full-time study, 16 units of part-time study, or four and one-half months at a vocational/technical school prior to June 30, 1994. There are 250 special Cal Grant B awards authorized for community college students transferring to four-year colleges.

For college freshmen, the Cal Grant B award usually is limited to the nontuition costs of going to school or college (living expenses, books and supplies, and transportation), although exceptions may be made in unusually needy or disadvantaged cases. Students eligible for both Cal Grant A and B must weigh the advantages of both grants and should consult with the college financial aid office about which to choose. When renewed by sophomores, juniors, and seniors, a Cal Grant B may also include tuition/fee costs.

In 1993-94, the living allowance for new Cal Grant B awards went up to $1,410. The tuition/fee award for renewal students averaged the same as Cal Grant A. Depending upon financial need, the grants are awarded in $10 increments up to the maximums.

Students planning to attend school part time are eligible to apply for Cal Grant B awards, but must be enrolled at least half time.

New Cal Grant B awards for subsistence only are given to financially needy applicants according to the following formula:

- At least 51 percent of the grants go to students attending a public community college.
- No more than 49 percent of the grants will be awarded to students who wish to attend an eligible institution other than a public community college during their freshman year.
- There are 250 special Cal Grant B awards set aside for community college students transferring to four-year colleges.
- An extremely limited number of new Cal Grant B recipients may receive a tuition/fee award, as well as a subsistence grant for their college freshman year. To qualify, students must have exceptionally high financial need and be determined as the most disadvantaged by the Student Aid Commission. These grants will include a subsistence allowance up to $1,410 and tuition/fee coverage up to $5,250. The maximum total award is $6,660.
- To be eligible for a special Cal Grant B, the student must plan to enroll in a course of study which will begin in the fall of 1994 and continue at least one academic year. Students receiving a special Cal Grant B will be placed in the educational level verified by their institution and will have their remaining grant eligibility established accordingly. Applicants currently at four-year schools are not eligible for a special Cal Grant B.

Cal Grant C

The Cal Grant C program helps vocationally oriented students acquire meaningful and marketable job skills in the shortest feasible time. It will not meet the needs of the academically oriented student seeking to broaden his or her general educational background. Cal Grant C may not be used to pursue a four-year degree program, graduate study, course prerequisites or general education.

Cal Grant C is ideally suited for students whose interests and talents center around school workshops, labs, and work experience functions and those who can profit most by the short-term, highly specialized vocational training currently offered in the community colleges, accredited proprietary schools and hospital schools.

Training funded under the Cal Grant C program must lead to a recognized occupational goal, e.g., diploma, associate degree, license qualification, certificate, etc., which indicates at least an entry-level job skill. Course length must be between four and 24 months, and attendance may be full or part time. Once granted, the Cal Grant C remains in effect until course completion as long as the student's academic progress is acceptable.

Cal Grant C recipients may attend vocational/technical courses at all California Community Colleges, nursing and allied health courses at hospital schools, selected courses at several independent colleges, and a variety of specialized courses at eligible proprietary schools throughout the state.

In 1993-94 Cal Grant C awards defrayed tuition and fees up to $2,360 per year, with up to $530 for training-related costs such as required tools, special clothing, books, equipment, supplies, and local transportation. Grants are limited to $530 at community colleges.

Supplemental Application Materials

Cal Grant C applicants who are financially eligible at their chosen school will be sent a Cal Grant C Supplement. It must be completed by the student, endorsed by appropriate vocational/educational personnel, or an employer and returned to the Student Aid Commission by the specified deadline for further consideration.

Cal Grants A, B and C Application Process

Cal Grant A, B or C applicants must complete the FAFSA, and send it to a need analysis service beginning in January 1994, but no later than March 2, 1994.

Applicants for a new Cal Grant A or B also are required to submit a GPA Verification Form to the Commission by the March 2, 1994 deadline. Students will contact their counselor for a GPA which must be verified by a school official. A 2.00 GPA is assigned to those who fail to report an average.

Selection Process

Certification of the applicant's financial need is the first step in the selection process. Financial need is the difference between parents' and student's ability to pay, and the cost of attendance at the applicant's college choice. Applicants with financial need are ranked according to their GPA and academic level. Award recipients are selected from those applicants with the highest grades. For Cal Grant A applicants, during 1993-94, the GPA cutoff for first-year college students was 3.00, and 3.20 for second- and third-year students. Fourth-year students are not eligible as new recipients.

Cal Grant B applicants with financial need are selected based upon a composite scoring system which includes consideration of the applicant's low-income, disadvantaged background and grades.

Applicants with financial need who have returned a completed Cal Grant C Supplement will be selected based on their responses. Cal Grant C selection criteria are designed to identify vocationally interested and capable students. Recipients represent a broad grade spectrum. Cal Grant C Supplements are validated, evaluated and scored with emphasis on students' work experience and educational history. Additional points are derived from the vocational/educational endorsement and GPA. Because selections are based upon application entries, counselor review of the completed supplement is recommended.

Cal Grant A, B and C Programs — Important Dates 1994

March 2	Postmark deadline for submission of the FAFSA to a need analysis service and GPA Verification Form (for Cal Grants A and B) to the Commission. **Submissions postmarked after this date will not be accepted.**
May/June	Announcement of new Cal Grant A and B recipients begins. Confirmation of renewal eligibility for Cal Grant A will be mailed. Notification will begin of financially eligible applicants who will receive special Cal Grant C Supplements.
June/July	Announcement of Cal Grant C recipients begins. **Cal Grant A and B recipients certified by their school as financially eligible for renewal grants will appear on the notification roster.**
July 1	Academic year begins.

State Work-Study Program

The California State Work-Study program is a state-funded program designed to provide eligible students enrolled in postsecondary institutions the opportunity to earn money to help defray educational costs while gaining experience in educationally beneficial or career-related employment.

The schools selected by the California Student Aid Commission to participate in the State Work-Study program will be responsible for determining the eligibility of both students and employers.

Comparing Cal Grant Programs

Cal Grant A	Cal Grant B	Cal Grant C
Provides tuition/fee assistance:	Provides only subsistence payments in the first year for entering freshmen; tuition/fees and subsistence thereafter:	Provides tuition/fees and funds for training costs:
• For students from low- and middle-income families with financial need and academic ability.	• For high-potential students from disadvantaged/low-income families.	• For vocationally oriented students from low- and middle-income families.
• At California public independent colleges and postsecondary schools. May be held in reserve while a student attends a public community college.	• At California public and independent colleges and postsecondary schools.	• At California public community colleges, independent colleges and postsecondary schools.
Selection based on GPA and financial need.	Selection based on GPA, consideration of disadvantaged background and financial need.	Selection is based on vocational interest, aptitude, and financial need.
Grants are available to high school seniors, college freshman and sophomores; students must enroll at least half time at an eligible school in the fall of 1994. The minimum course length is two academic years.	Nearly all new awards go to students who have not completed more than one semester or two quarters of college. Students must be enrolled at least half time in the fall of 1994. There are 250 special Cal Grant B awards authorized for community college students transferring to four-year colleges in the fall of 1994. The minimum course length is one academic year.	Grants are available to students enrolled at least half time in an approved vocational course of study from four to 24 months in length. Not available to students pursuing a four-year college program leading to a B.A. or a B.S. degree.
Students enrolled in a mandatory five-year undergraduate degree program or a teaching credential program may, following an initial-year award, have their grants renewed for up to four years.	Students enrolled in a mandatory five-year undergraduate degree program or a teaching credential program may, following an initial-year award, have their grants renewed for up to four years.	Awarded for the length of the vocational course.
All applicants must complete the FAFSA and send a GPA Verification Form to the Commission.	All applicants must complete the FAFSA and send a GPA Verification Form to the Commission.	All applicants must complete the FAFSA and send a GPA Verification Form to the Commission. Applicants determined to be eligible must also complete and return a Cal Grant C Supplement.
The Commission awarded 17,400 new Cal Grant A's for the 1993-94 academic year.	The Commission awarded 12,250 new Cal Grant B's for the 1993-94 academic year.	The Commission awarded 1,570 new Cal Grant C's for the 1993-94 academic year.

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Students must meet the following eligibility requirements in order to participate in the program:

- be a legal California resident;
- demonstrate financial need, determined by the financial aid office of the institution where the student is enrolled;
- be enrolled in, or accepted for enrollment at least half-time at a participating postsecondary institution; and
- by applying federal standards, demonstrate maintenance of satisfactory academic progress in a program leading to a degree or a certificate, determined by the postsecondary institution where the student is enrolled.

Schools will assist students in selecting educationally beneficial positions related to a student's course of study, career goal or the exploration of career objectives. Jobs may be available with public institutions or nonprofit or profit-seeking enterprises. Public schools may employ students as librarians, teacher aides, bilingual teacher aides, tutors, etc. Private and proprietary postsecondary institutions are prohibited from employing students. Students will be paid at a rate comparable to the rate paid for positions within the employing organization.

Assumption Program of Loans for Education (APLE)

The Assumption Program of Loans for Education (APLE) assumes up to $8,000 in educational loans for outstanding students who are enrolled in a course of study or a teacher preparation program leading to a teaching credential. Applicants are selected by postsecondary institutions which have a program of professional preparation approved by the Commission on Teacher Credentialing (CTC). The Student Aid Commission accepts up to 500 new applicants for the APLE program each year.

To receive the full benefits of the program, APLE participants must agree to teach for three consecutive years in California's public schools in a subject matter shortage area (math, science, English, bilingual education or special education) or in schools serving a high proportion of students from low-income areas. The program will assume up to $2,000 in educational loan debts for the first year of eligible teaching service and up to $3,000 for each of the second and third years of eligible teaching service.

Participants must maintain satisfactory academic progress and continue to satisfy all program requirements.

Eligibility Criteria

Selected APLE applicants must meet each of the following eligibility requirements:

- be a legal resident of California;
- complete the equivalent of at least 60 semester units of postsecondary education;
- enroll during the fall term in an academic program leading to a baccalaureate degree or certification of admission to a program of professional teacher preparation approved by the CTC or agree to participate during the fall term in a teacher trainee program or a CTC approved teacher internship program;
- maintain a minimum enrollment of 10 units per semester in undergraduate or credential coursework;
- maintain satisfactory progress toward credential objective;
- be determined by a participating postsecondary institution to have outstanding ability;
- have received, or be approved to receive, federal Stafford, Perkins, SLS, or Consolidation loans, or any privately funded educational loans to students issued through institutions of higher education to defray costs associated with obtaining a baccalaureate degree or an initial teaching credential;
- agree to provide three consecutive years of teaching service in a California public school serving a large population of students from low-income families or in one of six designated areas: mathematics, science, English, foreign language, bilingual education or special education;
- be free of any obligation to repay any state or federal educational grant and not be in default on any state or federally insured educational loan; and
- not have completed the coursework necessary to obtain an initial teaching credential (for participants who agree to teach in math, science, English, foreign language, bilingual education, or at a low-income school, an initial credential is defined as a preliminary or clear credential; for those who agree to teach in special education, an initial credential is defined as a specialist credential in special education).

Application Process

APLE applications for 1994-95 may be obtained after March 1, 1994 through California colleges and universities offering approved teacher credentialing programs. Participating postsecondary institutions distribute applications, assess academic ability, select applicants and are encouraged to promote application by populations underrepresented in the teaching profession. Individual institutional deadlines may vary, but all institutions must submit selected applications to the Commission by June 30, 1994.

Child Development Teacher Loan Assumption Program

The Child Development Teacher Loan Assumption Program encourages college students to enter the field of early childhood education by assuming outstanding educational loan debt in return for full-time service as a teacher or supervisor in a California licensed children's center serving low-income families. The Child Development Teacher Loan Assumption Program is supported by federal funds and is subject to the availability of federal funds each year.

Each year, the Commission will select up to 100 outstanding college students who are pursuing either a Regular Children's Center Instructional or Supervision Permit. Participants must teach or supervise full time in an eligible children's center for two consecutive years to receive full program benefits. The Commission will assume up to $1,000 of educational loan debt after each year of the two consecutive years a participant provides eligible full-time teaching service with a Regular Children's Center Instructional Permit (for a maximum of $2,000) and up to $2,000 after each year of the two consecutive

years a participant provides full-time supervision service with a Supervision Permit (for a maximum of $4,000).

Eligibility Requirements

All applicants must:

- be a U.S. citizen or eligible non-citizen and a legal resident of California;
- have received or have been approved to receive Stafford/ Guaranteed Student Loans (GSL), Perkins/National Direct Student Loans (NDSL), Supplemental Loans for Students (SLS), Consolidation Loans, or privately funded educational loans issued to students through institutions of higher education to defray costs associated with obtaining the Regular Children's Center Instructional or Supervisory Permit;
- be free of any obligation to repay any state or federal educational grant and not be in default or delinquent on any state or federally insured educational loan; and
- maintain enrollment in at least 12 semester units or the equivalent each term and maintain satisfactory progress of a "C" grade point average or above. Half-time enrollment may be approved for participants who are employed as teacher aides, instructional aides, or teacher assistants in child care and development programs, including college laboratory infant and child care centers, or students who work full time in a different field.

In addition to the above eligibility requirements, applicants pursuing a Regular Children's Center Instruction Permit must:

- have completed or expect to complete at least 12 semester units towards the Regular Children's Center Instructional Permit by the end of the fall term of the 1994-95 academic year;
- enroll and attend a California Community College or a California public or private four-year institution of higher education in courses leading to the Regular Children's Center Instructional Permit through at least the fall term of the 1994-95 academic year;
- be enrolled in an approved course of study leading to the Regular Children's Center Instructional Permit; and
- agree to provide two consecutive years of full-time teaching in the same selected California licensed children's center within three years of completing coursework for the Regular Children's Center Instructional Permit.

Applicants pursuing a Regular Children's Center Supervisory Permit must:

- hold the Regular Children's Instructional Permit (issued by the California Commission on Teacher Credentialing);
- have completed or expect to complete at least 12 semester units towards the Regular Children's Center Supervisory Permit by the end of the fall term of the 1994-95 academic year;
- enroll and attend a California Community College or a California public or private four-year institution of higher education in courses leading to the Regular Children's Center Supervision Permit through at least the fall term of the 1994-95 academic year;
- be enrolled in an academic program leading to a baccalaureate degree, including the program requirements to obtain the Regular Children's Center Supervision Permit; and
- agree to provide two consecutive years of full-time supervision in the same selected California licensed children's center within three years of completing coursework for the Regular Children's Center Supervision Permit.

Application Process

Applications for the 1994-95 Child Development Teacher Loan Assumption Program may be obtained through financial aid and early childhood development offices of California Community Colleges and California public and private four-year postsecondary institutions or the California Student Aid Commission after April 1, 1994. Applications must be submitted (postmarked) by July 31, 1994 to the California Student Aid Commission.

Selection Process

The Student Aid Commission reviews all applications and ranks and selects program participants. Eighty percent of the selected participants shall be working towards a Regular Children's Center Instructional Permit and 20 percent of the selected participants shall be working toward a Supervisory Permit. Up to 25 percent of the selected participants within each category will be given priority consideration in the selection process if their department advisor indicates that they have proficient bilingual skills. The Commission will notify all applicants of their status by November 1994.

Paul Douglas Teacher Scholarship Program

The Paul Douglas Teacher Scholarship is a federally funded program administered by the California Student Aid Commission to provide college scholarships to students who demonstrate commitment to pursuing teaching careers at the preschool, elementary, or secondary school level.

Scholarships up to $5,000 may be awarded for up to four academic years and cannot exceed the student's cost of attendance. Acceptance of this scholarship may affect other financial aid, including Cal Grants. However, the scholarship may be reduced at the student's request.

Selected scholars must sign a Teaching Commitment Agreement promising to teach full time for two years for each year of scholarship funding. The teaching requirement can be fulfilled by teaching in a public or private nonprofit preschool, elementary or secondary school, or full-time teaching of children with limited English proficiency in a private nonprofit school. Failure to fulfill the teaching requirement will necessitate repayment of all or part of the scholarship, plus interest and collection fees. The following students are encouraged to apply:

- ethnic and racial minority students;
- individuals with disabilities;
- other individuals from groups historically underrepresented in teaching (as determined by the Commission in consultation with the California Department of Education);
- those willing to teach in rural, urban or other schools having less than average academic results or which serves large numbers of economically disadvantaged students; and
- women and minorities interested in mathematics and sciences teaching careers.

Eligibility Requirements

To be eligible to participate in the scholarship program, an applicant must:

- be a U.S. citizen or eligible noncitizen;
- be a legal California resident;
- have graduated in the top 10 percent of his or her high school class, or have received a certificate of high school proficiency based upon GED composite test scores of 62 or higher;
- be enrolled and attending an accredited U.S. postsecondary institution as a full-time student during the 1994-95 academic year;
- not hold a preliminary or clear teaching credential;
- submit certification from ED-80-0016 confirming that he or she is not delinquent or in default on a federal scholarship or education loan;
- be pursuing an academic course of teacher preparation for certification as a teacher.
- agree to teach full time for a period of not less than two years for each year a scholarship is received (this requirement may be reduced to one year if the scholar is teaching in a teacher shortage area identified by the U.S. Department of Education);
- agree to fulfill the teaching requirements or repay all or part of the scholarship, plus interest and reasonable collection fees; and
- be enrolled only in graduate courses required for initial teacher certification unless currently enrolled full time in an approved teacher credential program.

Application/Nomination Process

The 1994-95 Paul Douglas Teacher Scholarship applications may be obtained through California colleges and universities offering approved teacher credentialing programs, state high schools and the Student Aid Commission after January 1, 1994. All graduating high school seniors must be nominated by their high school. (Each high school may nominate two students). College students attending a postsecondary institution with a teacher preparation program approved by the California Commission on Teacher Credentialing must be nominated by the institution. (Each of these institutions may nominate five students.) College students attending other postsecondary institutions must submit an application directly to the Student Aid Commission. Deadlines to submit applications may vary at colleges and high schools. However, all nominations from colleges and applications from students must be submitted to the Commission (postmarked) by April 30, 1994, and from high schools by July 31, 1994.

Selection Criteria

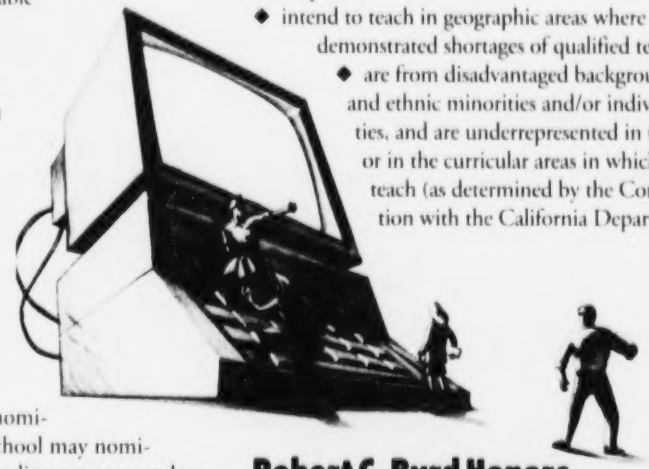
Applicants meeting all eligibility requirements will be considered for selection only if they meet all of the following criteria:

- in the fall term of the award year be formally accepted into a teacher preparation program or continue formal attendance in a teacher preparation program if all of the applicant's baccalaureate degree requirements are completed before the start of that term; and
- have achieved a minimum 3.00 GPA based on a 4.00 scale.

Selection Process

The Student Aid Commission reviews all applications and nominations, and ranks and selects program participants. The Commission will notify all college nominees of their program status in August 1994. High school nominees will be notified in September 1994. Up to 75 percent of the available scholarships may be awarded to eligible nominees who:

- intend to pursue a single-subject math, English or science teaching credential or a single- or multiple-subject teaching credential with a bilingual emphasis, or a single- or multiple-subject teaching credential and a specialist credential in special education.
- intend to teach or provide related services to students with disabilities;
- intend to teach limited English proficient students;
- intend to teach preschool age children;
- intend to teach in schools serving inner city or rural or geographically isolated areas (as defined by Secretary, U.S. Department of Education);
- intend to teach in geographic areas where there are demonstrated shortages of qualified teachers; or
- are from disadvantaged backgrounds, including racial and ethnic minorities and/or individuals with disabilities, and are underrepresented in the teaching profession or in the curricular areas in which they are preparing to teach (as determined by the Commission in consultation with the California Department of Education).



Robert C. Byrd Honors Scholarship Program

The Robert C. Byrd Honors Scholarship is a federally funded program administered by the California Student Aid Commission. It is designed to promote student excellence and achievement and to recognize exceptional students who show promise of continued excellence.

These $1,500 scholarships are renewable for up to four years of postsecondary study at any accredited postsecondary institution in the U.S. Awards are made, in part, by the county where the applicant resides.

Eligibility Requirements

Applicants must meet the following eligibility requirements:

- be a U.S. citizen or an eligible non-citizen;
- be a legal resident of California;
- graduate from a public or private secondary school between July 1, 1993 and June 30, 1994 or receive the equivalent GED/high

school proficiency exam certificate between July 1, 1993 and March 31, 1994;
- enroll and attend full time during the fall term of the 1994-95 academic year at any U.S. accredited postsecondary institution;
- be considered a freshman beginning in the fall term of the 1994-95 academic year;
- fulfill U.S. Selective Service registration requirements; and
- submit certification (ED 80-0016) that they are not delinquent or in default on a federal scholarship or educational loan.

Application/Nomination Process

The 1994-95 Robert C. Byrd Honors Scholarship applications may be obtained through all California public and private secondary institutions after January 1, 1994. Participating institutions screen applications and nominate up to two students to compete for available scholarships. Deadlines may vary at individual schools but all nominations must be submitted postmarked to the Student Aid Commission by March 31, 1994 .

Selection Process

The Commission reviews all nominations, ranks and selects program participants and notifies all nominees of their program status by May 1994.

Graduate Fellowship Program

The Student Aid Commission awards approximately 500 Graduate Fellowships annually. Candidates must plan to pursue recognized graduate degrees at eligible California graduate schools and demonstrate intent to become college or university faculty members. Teacher credential or certificate programs do not meet the requirements of the fellowship program.

The fellowships assist with tuition and fees at both independent and public colleges and universities. In 1993-94, the new award was $882 at CSU, $1,669 at UC, and the maximum at independent schools and colleges was $6,490.

Eligibility Requirements

Successful applicants must:
- intend to become a college/university faculty member;
- have an undergraduate degree (A.B., B.S., B.A.) or be admitted to a graduate school (students at all graduate grade levels may apply, but those pursuing undergraduate study in their fifth year are not eligible); and
- be legal residents of California or must have taken positive steps to establish residence in the state by September 20, 1993.

Application Materials

New Graduate Fellowship program candidates are required to file a completed FAFSA with a need analysis service and a GPA Verification Form with the Student Aid Commission by the March 2, 1994 deadline. Applicants should also take the appropriate graduate examination and have the results forwarded to the Commission by March 2, 1994.

When requesting test scores, applicants should include the full name and address of the Graduate Fellowship program, applicant's name, Social Security number, age, and the address of the test center.

The Graduate Fellowship Fact Sheet which provides detailed information regarding application requirements and the endorsement form will be available from the Commission or graduate school financial aid offices in late November or early December 1993.

Schools are responsible for determining the continued eligibility of renewal students and may require the student to submit an approved need analysis document directly to the institution. A school may set its own renewal deadline date.

Selection Process

Candidates with financial need are ranked competitively according to undergraduate grades, test scores, and consideration of disadvantaged backgrounds. Those selected must enroll in the fall term (September through June) at a graduate school located in California. The school must be accredited by a regional accrediting association recognized by the U.S. Department of Education. Selected applicants must submit a 1994-95 Graduate Fellowship endorsement form to the Student Aid Commission by the date requested. The form demonstrates the student's intent to pursue a teaching career at the university or college level. It also provides for endorsement of the student's application by an academic adviser or administrator at the campus where the applicant is now enrolled, last attended, or will be enrolled for the 1994-95 academic year.

Important Test-Taking Dates

- Graduate Record Examination (GRE) — December 11, 1993; February 5, April 4, and June 4, 1994.
- Graduate Management Admission Test (GMAT) — January 15, March 19 and June 18, 1994.
- Law School Admission Test (LSAT) — December 4, 1993; February 12, 1994. LSAT scores cannot be forwarded by the testing agency and must be mailed by the student directly to the Graduate Fellowship program at the Commission.
- Dental Admission Test (DAT) — April 9 and October 15, 1994.
- Medical College Admission Test (MCAT) — April 23 and August 20, 1994 (tentative dates).
- Optometry Admission Test (OAT) — February 5 and October 22, 1994.

Renewal of Graduate Fellowship Awards

New applicants for a Graduate Fellowship must plan to become college or university faculty members. Renewal applicants who received initial fellowships prior to the 1992-93 academic year may continue program participation provided they meet the renewal eligibility requirements for the earlier program.

Evaluation of Graduate Fellowship renewal applications will be conducted by the campus where the fellowship recipient will

enroll for the 1994-95 academic year. Students must have a copy of their FAFSA information sent to the college they plan to attend.

Law Enforcement Personnel Dependents Scholarship

Scholarships are available to dependents of California law enforcement officers who have been killed or totally disabled in the performance of duty. Scholarships may be used to attend any postsecondary collegiate level institution in California accredited by the Western Association of Schools and Colleges.

Awards may be used for tuition, subsistence, books and supplies. Grants to attend any California Community College range up to $500 per academic year based on a student's financial need and may not exceed a cumulative maximum of $2,000 over four years. Grants to attend a four-year college or university range up to $1,500 per academic year based on a student's financial need and may not exceed a cumulative maximum of $6,000 in a six-year period. Awards are given in $100 increments from $100 to $1,500 per year.

Eligibility Requirements

Eligible law enforcement officers include: peace officers, officers and employees of the Department of Corrections or Youth Authority, and permanent full-time firefighters employed by counties, cities, districts, and other political subdivisions of the state.

Application Procedures

Students must write to the California Student Aid Commission for application materials.

Federal Family Education Loan Programs

Federal Stafford (regular and unsubsidized), SLS, PLUS and Consolidation student loans are made by banks, savings and loan associations or credit unions and are guaranteed by the state of California and reinsured by the federal government. Collectively these are known as the Federal Family Education Loan Program. In California, the program is administered by the Student Aid Commission.

Because of high default rates, some schools are restricted from participating in the Stafford and other student loan programs. Each school has information on its federal cohort default rate.

Where to Get Loan Applications, Information

Application/promissory notes for federal Stafford loans, SLS, PLUS, and the Consolidation loan program are available in the financial aid offices of colleges, universities or postsecondary vocational schools, from participating lending institutions and the California Student Aid Commission.

The Student Aid Commission makes various publications available to help students understand financial aid planning and their rights and responsibilities as borrowers. See the order form at the end of this guide.

For more information about student loans, contact the California Student Aid Commission.

Federal Stafford Student Loans

Federal Stafford Student Loans are for undergraduate, graduate, vocational or professional students who demonstrate financial need. For new borrowers with periods of enrollment after October 1, 1992, the interest rate on Stafford loans is variable, not to exceed 9 percent.

For borrowers who have outstanding balances from student loans prior to that date, the interest rate remains the same as that for prior loans.

Stafford loan limits for first-year undergraduate borrowers are prorated according to program length as follows:

$2,625 (one academic year); $1,750 (2/3 of academic year); $875 (1/3 of academic year).

Second-year limits are prorated as follows:

$3,500 (full academic year); $2,325 (2/3 of academic year); $1,175 (1/3 of academic year).

For third year through the remainder of undergraduate studies, prorated loan limits are as follows:

$5,500 (full academic year); $3,675 (2/3 of academic year); $1,825 (1/3 of academic year).

Aggregate undergraduate borrowing may not exceed $23,000. After October 1, 1993, the annual limit for full-time graduate students will be $8,500 and the aggregate graduate limit will be $65,500.

Stafford loan checks are mailed to schools and released to students in two or more payments after enrollment of half time or more, and satisfactory academic progress have been verified. Origination and insurance fees are deducted and are subject to change.

Students should not plan to use loans to pay pre-registration fees, housing deposits, or other early fees. No repayment is required when in school at least half time, or during grace or deferment periods. Monthly payments begin six months after the student graduates, drops below half time or withdraws from school. Lenders offer a graduated or income-sensitive repayment schedule.

To qualify for a federal Stafford loan, a student must be:

- a U.S. citizen/national, permanent resident, or an eligible noncitizen (only a U.S. citizen or national is eligible to receive a Stafford loan for study at foreign schools);
- enrolled or accepted for enrollment at least half time in a degree or certificate program at a college, vocational school or correspondence program (correspondence courses must be part of a program leading to an associate, bachelor or graduate degree) approved by the U.S. Department of Education and the California Student Aid Commission;
- a California resident attending an approved institution in California, outside the state, or in another country; or be a resident of another state attending an eligible California school; and
- able to demonstrate financial need as determined by the school (in accordance with federal regulations).

And must also:

- have had Pell Grant eligibility determined;
- not be in default on a student loan and not owe a refund on any state or federal educational grant;
- have completed U.S. Selective Service requirements;
- possess a valid Social Security number;
- be making satisfactory academic progress according to school standards;
- be enrolled at a school with a federal cohort default rate below 30 percent for the last three years; and
- have obtained a high school diploma or GED, or, prior to receipt of the loan, passed an independently administered approved test before receiving a federally supported student loan.

As part of the loan application process, the financial aid office will need to verify the student's college costs, family expected contribution toward his or her education, and loan eligibility. In most cases, the student will have filed a financial aid form such as the FAFSA. This form lists the parents' income (for dependent students), student's income, and asset information used to determine family contribution.

Federal Unsubsidized Stafford Loans

Middle- and higher-income students may borrow for education costs in the federal unsubsidized Stafford loan program. Students may borrow within the loan limits and at interest rates as the regular Stafford loan program. Students may borrow both a regular and an unsubsidized Stafford loan but total may not exceed Stafford loan limits.

With the exception of demonstrating financial need, borrowers must meet all eligibility criteria of the regular Stafford program.

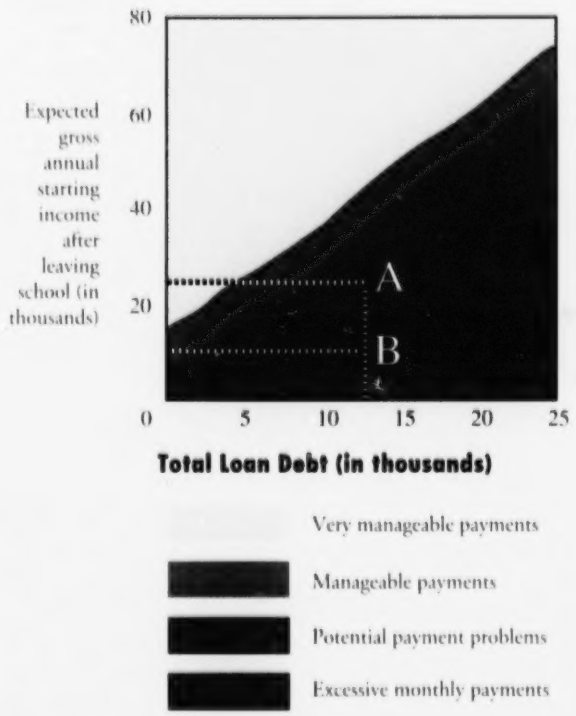
Borrowers pay a combined origination and insurance premium fee of 6.5 percent. Interest payments must begin immediately after the loan is fully disbursed or may be added to the principal balance. Regular repayment begins six months after the borrower ceases to carry at least one half the normal full-time school workload.

Federal Supplemental Loans for Students (SLS)

The SLS program is available to graduate, professional and independent undergraduate students (and dependent undergraduate students under exceptional circumstances as determined by a financial aid officer). The SLS interest rate is adjusted annually up to 11 percent.

The SLS program is designed for middle-income families who generally do not qualify for other financial assistance and who can meet the additional burden of loan payments. This loan may also serve as a supplemental source of money to students who are borrowing under the Stafford loan program.

Manageable or Excessive Student Loan Payments



This graph can be used as a guide to determine if a student's loan payments will be manageable. Find the point where expected gross income lines up with anticipated total loan debt. In example A, a $12,500 debt will be manageable if total annual income is at least $25,000. However, example B shows that the same debt will be difficult to manage if annual income is $10,000.

Dependent undergraduate students may be considered for a SLS loan when the aid administrator documents and verifies that the following exceptional circumstances exist: (1) parents are unable to obtain a PLUS loan on behalf of the student and (2) parents are unable to provide the expected family contribution.

The annual maximum SLS loan limit for first- and second-year undergraduates is as follows:

$4,000 (full academic year); $2,500 (2/3 of academic year); $1,500 (1/3 of academic year).

The annual SLS loan limit in the third and any subsequent undergraduate year and will be prorated as follows:

$5,000 (full academic year); $3,325 (2/3 of academic year); $1,675 (1/3 of academic year).

The annual maximum graduate loan limit is $10,000. Aggregate funds will be limited to $23,000 for undergraduates and $73,000 for graduate students. A loan origination fee and an insurance premium is charged. These fees are subject to change. Loans are disbursed in two or more payments. See your lender or counselor for details.

SLS repayment begins within 60 days of receiving the loan. However, if enrolled in an eligible program at least half time, borrowers may defer payment of principal and pay the interest only, or defer all payments and have the interest charges added to the principal. Students must check with the lender for deferment and forbearance eligibility.

To meet SLS qualifications, a student must:

- meet all Stafford loan qualifications, with the exception of demonstrating financial need;
- must first have Pell Grant (undergraduate only) and Stafford loan eligibility determined;
- if an undergraduate, be enrolled at a school with less than a 30 percent cohort default rate; and
- have obtained a high school diploma or GED.

Federal PLUS Loans

The PLUS program is for parents who need to borrow to help meet their dependent's educational costs. The parent is responsible for repayment of the loan even if the dependent's education is not completed.

The PLUS program is designed for middle-income families who generally do not qualify for other financial assistance and who can meet the additional burden of loan payments. It may also serve as a supplemental source of money to parents on behalf of dependent students who are borrowing under the Stafford loan program. The PLUS interest rate is variable, up to 10 percent.

Borrowing under PLUS may not exceed net educational costs (school education costs less other financial assistance). Lenders require parent borrowers to undergo a credit check which may include completing an additional consumer loan form.

Parents who do not have an adverse credit history may borrow up to the total cost of the student's education, minus any other aid received by the student. A loan origination fee and an insurance premium is charged. These fees are subject to change. PLUS checks are disbursed as copayable to parents and schools and are sent directly to schools.

Parent borrowers should check with their lenders concerning deferment options and eligibility.

To qualify under the PLUS program:

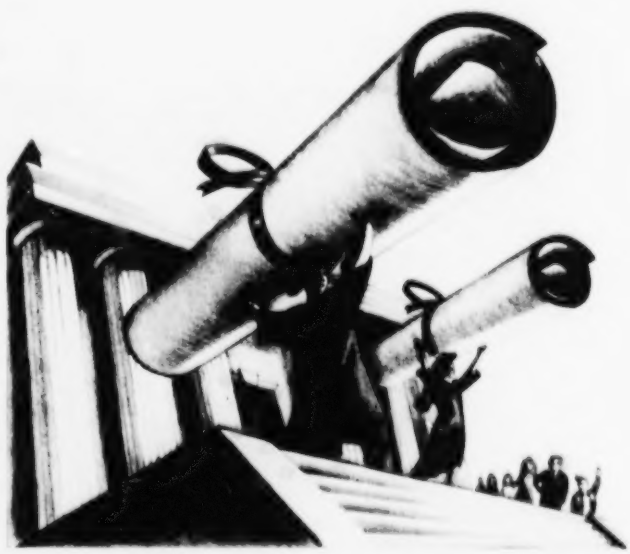
- parents must be California residents or, if residents of another state, dependents must be enrolled or accepted for enrollment at least half-time in a degree or certificate program at a college, vocational school or correspondence program (correspondence courses must be part of a program leading to an associate, bachelor or graduate degree) located in California and approved by the U.S. Department of Education and the Student Aid Commission;
- if both parent and dependent are California residents, the student must be enrolled or accepted for enrollment at least half-time at an approved school in California, another state, or a foreign country; and
- parents must, in addition to filing the PLUS application/promissory note, complete a lender credit check (lenders may deny a PLUS application due to bad credit).

Parents as well as dependents must meet the following qualifications:

- be a U.S. citizen/national, permanent resident, or an eligible noncitizen (only a U.S. citizen or national may receive a PLUS on behalf of the dependent for study at foreign schools); and
- not be in default on any educational loan, or owe a refund on any state or federal educational grant.

In addition, dependents must meet each of the following:

- be making satisfactory academic progress as determined by the school;



- have completed U.S. Selective Service registration requirements;
- possess a valid Social Security number; and
- have obtained a high school diploma or GED, or prior to receipt of the loan, passed an independently administered approved test.

Federal Consolidation Loan Program

The Commission administers a loan consolidation program to make repayment easier for students with large or unmanageable educational loan repayments.

Consolidation lenders pay off existing student loans and make a new loan having a single monthly payment with an extended repayment term of up to 30 years. Married borrowers may consolidate their individual loans under a single payment schedule.

To be eligible for loan consolidation, an applicant must:

- have borrowed $7,500 or more in a Stafford, Federally Insured Student Loans (FISL), SLS, Perkins Loan, or the Health Professions Student Loan (HPSL) programs;
- be in the "grace period" or already in repayment, or a delinquent or defaulted borrower who will reenter repayment through consolidation;
- have no other consolidation application pending or in process at another lender; and
- not have been enrolled at least half time at an eligible institution during the previous four months.

The interest rate is at least 9 percent and not more than 12 percent per year and is based on the weighted average of the loans being consolidated. Each lender offers its own repayment options and plans. Some plans may have level payments for the life of the loan, require interest-only payments for a period of time, involve graduated payments, or be income-sensitive payments which begin low but later increase. There is no insurance or origination fee.

The loan consolidation program is not for every eligible borrower. Individual advantages and disadvantages depend upon the types of loans, the amounts, interest rates, and the repayment terms.

The advantages of consolidation are:

- a significantly lower monthly payment;
- extended repayment terms;
- choice of repayment terms; and
- reduced chances of default.

The disadvantages of consolidation are:

- a significantly higher total payback and higher interest rate;
- graduated payment plans have little or no reduction of principal amount owed in the early years of repayment; and
- no cancellation provisions for teaching, public or military service.

Consolidation Loan Application Process

Students must complete a Consolidation loan application and submit it to a lender who holds one of their existing loans. If this lender does not participate in the Consolidation loan program, the student may apply through any other participating lender in the program. The consolidating lender verifies information on the application with the original holders of the loans.

If the application is approved, the consolidating lender pays off the full amount of the original loans and sends the borrower a disclosure statement and a repayment schedule reflecting the total indebtedness to the consolidating lender. Until this occurs, the borrower must continue to make regular loan payments. Consolidation payments begin within 60 days after the underlying loans have been paid in full by the consolidating lender.

Repayment of Student Loans

Stafford loan repayment starts six months after the student completes school, falls below half-time enrollment status, or drops out. The minimum annual repayment amount is $600 per year at $50 per month. Payments may be as much as $650 per month depending on the amount borrowed. Payment on the interest of an unsubsidized Stafford loan begins within 60 days of disbursement. Payment on the principal of the unsubsidized Stafford loan is the same as the regular Stafford. The loan must be repaid within 10 years after repayment begins. A borrower may be assessed a late charge for failure to keep repayment of the loan current.

For borrowers under the SLS or PLUS programs, principal and interest repayment begins within 60 days of loan disbursement, with repayment schedules of at least five years and not more than 10.

The student borrower is required to notify the lender within 10 days of any changes in name, address, or school, withdrawal from school, or enrollment less than half time.

A borrower will not be excused or relieved of responsibility to repay a student loan. Failure to repay any student loan will result in legal action, withholding the borrower's income tax refunds, notification of credit reporting agencies, and the loss of eligibility for any future loans or other types of federal or state financial aid. Reasonable attorney's fees, collection and court costs may be charged to a defaulted borrower.

Student Deferments

If eligible, a borrower may request a deferment in writing, and submit proof of eligibility to the lender. The financial aid office, lender, and Student Aid Commission provide forms to assist borrowers. Payments must be maintained until the lender notifies the borrower of the approved deferment.

Student Loan Application/Promissory Note Route

Borrower

obtains application/promissory note booklet from a school, lender, or the Student Aid Commission. Completes student borrower portion of application/promissory note. Takes or mails it to school for certification.

School

financial aid office reviews application/promissory note for accuracy and completeness; verifies enrollment and financial need. Completes school section of application/promissory note and retains school copy. Certifies application/promissory note and sends to borrower or lender of borrower's choice.

Borrower

chooses lender and mails application/promissory note to lender of borrower's choice.

Lender

reviews application/promissory note for accuracy, completeness and eligibility. Determines loan amount and anticipated disbursement dates. Completes lender portion of application/promissory note and sends to the California Student Aid Commission for guarantee.

California Student Aid Commission

reviews application/promissory note:

guarantees loan and sends disclosure statement to lender.

rejects application/promissory note.

Lender

prepares and mails loan check along with disclosure statement to school.

Lender

notifies borrower of rejection.

School

verifies student's continuous enrollment and satisfactory academic progress; provides entrance counseling to first-time borrowers; releases check and disclosure statement to borrower.

Borrower

corrects application or meets eligibility criteria to reapply.

Borrower

signs check to pay for educational costs.

If unable to meet regular monthly payments because of financial difficulties and not qualified for a deferment, a borrower must notify the lender immediately in writing. The borrower may request a forbearance (postponement) of payments to avoid defaulting on the loan. Subject to lender approval, payments may be postponed or reduced, but the borrower remains responsible for the accruing interest.

A borrower whose first loan was disbursed before July 1, 1987 may be eligible for a deferment if he or she is:

- (or a dependent) temporarily totally disabled;
- attending school full time or in a graduate program at an eligible school or rehabilitation training program;
- in active duty status in the Armed Forces of the United States, or serving as an officer in the Commissioned Corps of the United States Health Service, or an active member of the National Oceanic and Atmospheric Administration Corps;
- serving as a full-time volunteer under the Peace Corps Act or in an ACTION Program or another comparable program eligible for deferment;
- conscientously seeking but unable to find full-time employment;
- serving in an internship required to begin professional practice, or for a post-graduate degree or certificate; or
- taking parental leave to care for a newborn or newly adopted child.

In addition to all the above reasons, a borrower whose first loan was disbursed after July 1, 1987, but prior to July 1, 1993, may be eligible for a deferment if he or she is:

- attending school at least half time at an eligible school and borrows a new loan during the deferment period;
- teaching full time in a defined teacher shortage area; or
- a mother of preschool age children and is entering or reentering the work force at a salary not more than one dollar above the federal minimum wage.

A borrower whose first loan was disbursed on or after July 1, 1993 or who has no outstanding balance on a federal loan prior to July 1, 1993, may be eligible for a deferment if he or she is:

- enrolled at least half time or are pursuing a graduate program at an eligible school;
- conscientously seeking but unable to find full-time employment; or
- any reason in accordance with federal regulations that creates an economic hardship.

Note: A borrower's deferment eligibility depends on the provisions in place at the time of his or her first student loan.

SLS and PLUS Refinancing Options:

1. Refinancing to Secure Combined Repayment

A lender holding a borrower's fixed-rate SLS or PLUS loan(s) may consolidate those loans to allow a single monthly payment of principal and interest.

2. Refinancing to Secure a Variable Interest Rate

A lender holding a borrower's fixed-rate SLS or PLUS loan(s) may reissue a loan(s) at a variable interest rate. The interest rate is adjusted annually not to exceed 12 percent.

3. Refinancing to Discharge Previous Loans

If a lender holding a borrower's SLS or PLUS loan(s) denies the option of refinancing to secure a variable interest rate loan, the borrower may apply to another lender to refinance a SLS or PLUS loan(s) at a variable interest rate.

The refinancing lender will disclose to the borrower the repayment terms and the amount of any charges applicable to each option.

Sample Debt Management Repayment Guide

Future income and ability to repay should be considered prior to accepting a student loan. Monthly loan payments could be $50 to more than $650 per month depending on the total amount borrowed.

Manageable payments depend on such factors as gross starting income, size of monthly loan payment, length of repayment, other student loan debts, and other living expenses like rent, food, utilities, auto and insurance payments. Repayment problems are more likely to occur when too large a percentage of income goes to loan payments.

Sample Repayment Options — SLS and PLUS Programs

Those who borrow under SLS and PLUS promise to begin repayment within 60 days of disbursement, and receive no "grace period" before repayment begins.

SLS borrowers enrolled full time may select from three repayment or deferment options (see A, B or C below). PLUS borrowers may select from repayment options A, B, or C if the parent or student meets the conditions required for in-school, graduate fellowship or rehabilitation training deferments. PLUS borrowers without deferment eligibility must begin repayment immediately or request forbearance.

Option A: Deferred Repayment of Principal and Interest

No payment of interest is made. Interest charges will accrue and be added to the principal balance of the loan. The variable interest rate is adjusted each July. Lenders may elect to capitalize interest less frequently than quarterly. Use this chart to estimate a new principal balance at the end of each year of deferment.

Interest Rate	Original Principal Balance	New Balance at End of Deferment Period*			
		Length of in-school deferment			
		1 yr	2 yr	3yr	4 yr
9%	$3000	$3270	$3564	$3885	$4235
	4000	4360	4752	5180	5646

*Based on total disbursements capitalized annually

Option B: Monthly or Quarterly Payment of Interest (Deferred Principal Only)

No payment of principal is expected until the student drops below full-time attendance, but the borrower will be responsible for paying all interest charges which accrue during the enrollment period. The variable rate of interest is adjusted each July according to the formula on the promissory note. Lenders may offer monthly or quarterly interest payment plans. Lenders should be contacted for details.

Interest Rate	Principal Amount	Amount of Interest Payment	
		Monthly payment	Quarterly payment
9%	$ 4000	$ 30	$ 90
	12000	90	270
	20000	150	450

Option C: Repayment of Principal and Interest

Repayment of principal and accrued interest begins within 60 days of the date the lender issues the loan. The variable rate of interest is readjusted each July according to the formula listed in the promissory note.

Interest	Principal Amount	Monthly Payment	Number of Monthly Installments
8%	$ 4000	$ 50	120
	12000	146	120
	20000	243	120
9%	$ 4000	$ 51	120
	12000	152	120
	20000	253	120
10%	$ 4000	$ 53	120
	12000	159	120
	20000	264	120

*NOTE: For "new" borrowers with no outstanding Stafford, SLS, PLUS, or Consolidation loan who signed the promissory note and received a loan for a period of enrollment beginning on or after July 1, 1987, no payment of principal is expected while engaged in at least half-time study at an eligible school providing a Stafford or SLS loan is received for the enrollment period. The interest may be paid or capitalized to the principal.

California Student Opportunity and Access Program (CAL-SOAP)

Through the California Student Opportunity and Access Program (CAL-SOAP), the Student Aid Commission awards block grants to educational consortia in six separate geographical areas of the state. Each project, funded jointly by the state and a local consortia, is primarily designed to increase the accessibility of postsecondary educational opportunities for low-income and ethnic minority elementary and secondary school students.

The Legislature's intent in funding the CAL-SOAP is to encourage inter-institutional efforts among California colleges and universities, public school systems, and educationally related organizations providing outreach services. The law identifies ethnic and low-income students as CAL-SOAP's target populations, with ethnic groups designated as those historically underrepresented in California higher education.

Projects currently funded are in Oakland (East Bay), San Diego, Santa Barbara, Solano County (SUCCESS), Whittier (South Coast), and San Bernardino (Inland Empire).

The CAL-SOAP consortia, made up of representatives from secondary schools, public and independent colleges, and community agencies, are concerned with providing students financial aid information, academic support services and peer advisement.

Funds allocated by the state are matched by the consortia. Since initiation in 1978, CAL-SOAP matching funds have been in excess of the amounts required by law.

CAL-SOAP staff work cooperatively with admissions, financial aid and outreach staff of participating colleges and universities, and maintain close ongoing relationships with teachers and counselors at member secondary schools.

Although services vary, each project focuses in three major areas:

- tutoring low-income high school students who appear to have potential for success in postsecondary education;
- individual and group counseling of low-income and ethnic elementary, high school and community college students to facilitate entry into and successful completion of college and university programs; and
- the dissemination of coordinated information about requirements, courses of study, costs, opportunities for financial aid, and other aspects of postsecondary education.

CAL-SOAP Directory

East Bay Consortium of Educational Institutions, Inc.
Dolores Jaquez
314 East 10th, Room 9
Oakland, CA 94606
(510) 836-8367

Inland Empire Consortium
Vicki Estelle
Chaffey Joint Union High
(San Bernardino) School District
211 West 5th Street
Ontario, CA 91762
(909) 983-2949

San Diego County
(vacant)
Riley School
5650 Mt. Ackerly Drive, Room 3
San Diego, CA 92111
(619) 569-1866

Santa Barbara County
Frances A. Gusman
Santa Barbara School District
723 E. Cota Street
Santa Barbara, CA 93103
(805) 963-4331

South Coast EOP/S Consortium
Raquel Torres-Retana
Whittier Union High School District
9401 Painter Avenue
Whittier, CA 90605
(213) 698-8121, ext. 390 or 387

SUCCESS - Solano University and Community College Education Support Services Consortium
Deborah Daniels-Smith
Solano Community College
4000 Suisun Valley Road
Suisun City, CA 94584
(707) 864-7000, ext. 259 or 257

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School Eligibility for Student Aid Commission Programs

California grants and loans may be used only at approved postsecondary schools and colleges.

Cal Grants:
The school or college must participate in at least two of the three federal campus-based student aid programs — Federal Work-Study, Perkins Loan or Federal Supplemental Educational Opportunity Grants program — and in the federal Pell Grant program. Course length determines the school's eligibility for either Cal Grant A, B or C.

A list of the approved California postsecondary schools and colleges is available from California Student Aid Commission grant programs.

Graduate Fellowships:
The institution must be a graduate or professional school accredited by, or a candidate for accreditation by, the Western Association of Schools and Colleges, American Osteopathic Association, National Architectural Accrediting Board or the California Bar. Teaching credential or certificate programs do not meet program requirements. A list of institutions eligible to participate in Graduate Fellowship programs is available from the Commission.

Federal Stafford Student Loans, Supplemental Loans for Students (SLS), and Parent Loans for Undergraduate Students (PLUS):
The school must be listed with the U. S. Department of Education, meet federal regulations for the Federally Insured Student Loans and the Guaranteed Student Loan Programs and must be approved by the Student Aid Commission.

Assumption Program of Loans for Education (APLE):
The school must be eligible to participate in state and federal financial aid programs and must have a program of professional preparation approved by the California Commission on Teacher Credentialing (CTC). A list of schools may be obtained from the Student Aid Commission.

Paul Douglas Teacher Scholarship Program:
Postsecondary institutions must offer teacher preparation programs approved by the CTC. A list of approved schools may be obtained from the Student Aid Commission.

Robert C. Byrd Honors Scholarship Program:
The school must be a U. S. postsecondary institution (public or private non-profit institution). Proprietary institutions are not eligible.

State Work-Study:
A list of participating schools is available from the Commission.

Institution Approval and Accreditation
In most cases, a school or college gains acceptance into the state's student assistance programs after being accepted into the federal aid programs. For information on approval for federal programs, contact:

Training and Dissemination Branch
U.S. Department of Education
50 United Nations Plaza, Room 268
San Francisco, CA 94102
Telephone: (415) 556-8159

Or write directly for forms and procedures to:
Division of Eligibility: Attention Team 6
U.S. Department of Education
400 Maryland Avenue, S.W., Room 3522, ROB-3
Washington, D.C. 20202
Telephone: (202) 708-4906

Information about academic and vocational accrediting procedures may be obtained from:
The Western Association of Schools and Colleges
Box 9990
c/o Mills College
Oakland, CA 94613
(510) 632-5000

The Committee of Bar Examiners
of the State Bar of California
555 Franklin Street
P.O. Box 7908
San Francisco, CA 94102

Career College Association
750 First Street, N.E., Suite 900
Washington, D.C. 20002-4242
(202) 336-6700

Council of Independent Colleges
1 Dupont Circle, Suite 320
Washington, D.C. 20036
(202) 466-7230

Summary of College Costs Information
July 1993

California Student Aid Commission
CAL GRANT A

To provide counselors and others concerned with college admissions and the cost of higher education with current information about educational expenses at four-year California colleges and universities, private two-year colleges and other institutions eligible to participate in the Cal Grant A program, the Student Aid Commission has prepared a summary of costs for the current academic year. **Note:** this is of primary value as comparative data and reflects an average estimate of cost. A review of actual expenditures by Cal Grant students in prior years indicates that these estimated average costs are realistic, but inquiries about actual costs should be made to the institution.

The "Tuition and Fees" column reflects the published charges of the institution reported to the Commission for the 1993-94 academic year. The college budgets on the following pages were compiled by using the standard (nine months) figures listed below.

Annual Average Cost Estimates for Cal Grant A Recipients

ALLOWANCE		WITH PARENTS	CAMPUS HOUSING	OFF-CAMPUS
Tuition and Fees[1]		←	Actual institutional charges	→
Books and Supplies		←	$612 per academic year	→
Food[2]:	per month	$222 / month	Actual institutional charges[3]	$174 / month
	per year	$1998 / year		$1566 / year
Housing[4]:	per month	Included in above		$440 / month
	per year			$3960 / year
Transportation[5]:	per month	$76 / month	$64 / month	$76 / month
	per year	$684 / month	$576 / year	$684 / year
Child/Dependent Care		Reasonable expenses with adequate documentation provided by the student, depending upon age and number of children.		
Personal/Misc.[6]:	per month	$172 / month	$150 / month	$172 / month
	per year	$1548 / year	$1350 / year	$1548 / year
Total, excluding allowances based on actual institutional charges:				
	per month	$538 / month	$282 / month	$930 / month
	per year	$4842 / year	$2538 / year	$8370 / year

[1] Including all mandatory fees.
[2] Includes food, snacks, meals on campus.
[3] If contract is for less than nine months, adjustment may be made at the rate of $222/month or fraction thereof.
[4] Includes dorm charges, rent, utilities, household supplies, etc.
[5] Includes minimal vehicle maintenance.
[6] Includes clothing, laundry and dry-cleaning, personal care, gifts, recreation, etc.

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Estimates for Four-year Colleges, Universities and Private Two-year Colleges

Institution	Tuition and Fees	On-campus Cost[1]	Off-campus Cost[1]	Commuter Cost[1]
* Antioch Univ. — Los Angeles	11600	-----	22556	18056
* Antioch Univ. — Santa Barbara	10200	-----	21360	16656
* Art Center College of Design	19950	-----	30180	25868
Art Institute of Southern California	8800	-----	17170	13642
Azusa Pacific University	10788	17216	19158	15630
Bethany College of California	6526	12374	14896	11368
Biola University	11388	18662	19758	16230
* Brooks Inst.	12600	-----	22830	18518
California Baptist College	7090	15512	15460	11932
California College of Arts & Crafts	13080	19916	21450	17922
California Institute of the Arts	13910	21624	22280	18752
California Institute of Technology	16110	24778	24480	20952
California Lutheran University	12040	19778	20410	16882
California Maritime Academy	2583	10173	11883	7963
CSPU San Luis Obispo	1859	9329	9329	6881
CPSU Pomona	1576	9354	11152	6598
CSU Bakersfield	1684	7486	8839	5700
CSU Chico	1782	9500	9500	5958
CSU Dominguez Hills	1611	8913	11171	6369
CSU Fresno	1648	8808	8808	6080
CSU Fullerton	1622	9848	11153	6644
CSU Hayward	1630	-----	10447	6325
CSU Humboldt	1676	8850	8850	6450
CSU Long Beach	1607	9423	11452	6629
CSU Los Angeles	1558	8929	10471	6580
CSU Northridge	1714	9884	9984	6384
CSU Sacramento	1678	9487	9724	6187
CSU San Bernardino	1668	9564	9564	6510
CSU San Marcos	1506	-----	11078	6206
CSU Stanislaus	1636	9162	9162	6350
San Diego State University	1742	9768	11084	6764
San Francisco State University	1792	11528	11528	6432
San Jose State University	1724	10006	10006	6746
Sonoma State University	1746	9081	9024	5988
Chapman College	16176	24328	24546	21018
Christ College — Irvine	9315	16425	17487	13815
Christian Heritage College	8192	14690	16562	13034
Claremont McKenna College	16400	24638	24770	21242
Cogswell College	6640	-----	14812	11140
College of Notre Dame	11750	17548	20120	16592
Columbia College	5250	-----	13620	10092
Dominican College	11950	20320	20320	16792
D-Q University	3800	10690	12170	8642
Don Bosco Tech. Inst.	4500	-----	12870	9342
Fresno Pacific College	9462	15510	17832	14304
Golden Gate University	5635	-----	14005	10477
Harvey Mudd College	16848	25912	25218	21690
Holy Names College	10774	18188	19144	15616
Humphreys College	6272	-----	17432	12728
John F. Kennedy University	5942	-----	14312	10784
La Sierra University	10830	17295	19002	15330
Life Bible College	4490	9828	12860	9332
Loma Linda University				
* 9-month program	11115	19530	19485	15957
12-month program	14364	25584	25524	20820
* Physical Therapy	13008	22044	23904	19008

[1]Costs includes the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

*Indicates 11- and 12-month mandatory program.

NOTE: Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.

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Estimates for Four-year Colleges, Universities and Private Two-year Colleges

Institution	Tuition and Fees	On-campus Cost[1]	Off-campus Cost[1]	Commuter Cost[1]
Loyola Marymount University	12358	20989	20728	17200
Marymount College	11669	19943	20039	16511
Menlo College	13975	22713	22345	18817
Mills College	14210	22748	22580	19052
Monterey Institute	13245	20683	21615	18087
Mount St. Mary's College	11690	19393	20060	16532
* National University	7860	-----	19020	14316
New College of California	6925	-----	15295	11767
Occidental College	15525	23526	23697	20025
Otis Art Institute/Parsons School of Design	12606	19410	20976	17448
Pacific Christian College	6710	13832	15080	11552
Pacific Oaks College	8330	16502	16502	12830
Pacific Union College	11400	17913	19770	16242
Patten College	4910	12698	13280	9752
Pepperdine University, Malibu	17232	26300	25602	22074
Pitzer College	18198	26318	26568	23040
Point Loma Nazarene College	9542	16070	17912	14384
Pomona College	16880	26338	25250	21722
Samuel Merritt College of Nrsg.	11930	19988	20300	16772
St. John's Seminary College	5535	9173	13905	10377
St. Mary's College	12738	21386	21108	17580
San Francisco Art Institute	12900	21270	21270	17742
San Francisco Conservatory Of Music	12250	-----	20620	17092
San Jose Christian College	5820	11598	14190	10662
Santa Clara University	12979	21376	21349	17821
Scripps College	16379	24443	24749	21221
Simpson College	6600	17760	17760	13056
Southern California College	8836	15194	17206	13678
Stanford University	17874	26947	26244	22716
The Master's College	8374	15384	16744	13216
U.S. International University	10194	18000	18366	14694
UC Berkeley	3970	12477	12477	8238
UC Davis	3712	12538	12163	8212
UC Irvine	3705	12316	12352	8680
UC Los Angeles	3549	11282	13445	9797
UC Riverside	3748	11820	12090	8073
UC San Diego	3643	12800	12800	8300
UC Santa Barbara	3617	11993	11521	7598
UC Santa Cruz	3762	11901	11901	7035
* The Union Institute	8700	-----	19596	14700
University of Judaism	9640	18438	18010	14482
University of La Verne	12890	19978	21260	17732
University of the Pacific	14990	23170	23162	19490
University of Redlands	15998	24836	24368	20840
University of San Diego	12690	21628	21060	17532
University of San Francisco	12578	21290	20948	17420
University of Southern California	16814	25422	25184	21656
West Coast Christian College	3502	9286	11674	8002
* West Coast University	8850	-----	20010	15306
Westmont College	13658	21268	22028	18500
Whittier College	15904	23922	24274	20746
Woodbury University	12570	20598	20940	17412
Yeshiva Ohr Elchonon Chabad	2900	8390	11072	7400

[1]Costs includes the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

*Indicates 11- and 12-month mandatory program.

NOTE: Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.

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Estimates for Other Eligible Institutions

Institution	Tuition and Fees	On-campus Cost[1]	Off-campus Cost[1]	Commuter Cost[1]
Academy of Art	7495	14933	15865	12337
* Advertising Arts College	6900	-----	17796	12900
American Academy Dramatic Arts/West	7400	-----	15770	12242
American College Applied Arts	7440	-----	15810	12282
American Conservatory Theatre	7500	-----	15870	12342
Brooks College	6710	13528	15080	11552
* Bryan Court Reporting	3840	-----	15000	10296
* California Culinary Academy	15525	-----	26685	21981
* Calif. School Court Reporting	4080	-----	15240	10536
* Charles R. Drew - U. of Med./Sci.	2400	-----	13560	8856
* Clark Business College (Golden St.)	5200	-----	16360	11656
* Clark Business College	5333	-----	16493	11789
* Clark Business College (Trinity)	5860	-----	17020	12316
* Coleman College	8925	-----	19821	14925
Design Institute of San Diego	6400	-----	14572	10900
* Devry Institute of Technology	8370	17022	19530	14826
* Empire College	6890	-----	18050	13346
* Fashion Institute - Costa Mesa	11065	-----	22225	17521
* Fashion Institute - Los Angeles	12270	-----	23430	18726
* Fashion Institute - San Diego	11065	-----	22225	17521
* Fashion Institute - San Francisco	12270	-----	23430	18726
* Fashion Institute - Sherman Oaks	10640	-----	21536	16640
Heald Business College				
* Fresno	7200	-----	18360	13656
* Hayward	7800	-----	18960	14256
* Oakland	7800	-----	18960	14256
* Rancho Cordova	7800	-----	18960	14256
* Rohnert Park	7200	-----	18360	13656
* Salinas	7200	-----	18360	13656
* San Francisco	8400	-----	19560	14856
* San Jose	7800	-----	18960	14256
* Stockton	7200	-----	18360	13656
* Walnut Creek	7800	-----	18960	14256
Heald Institute of Technology				
* Hayward	7800	-----	18960	14256
* Martinez	7800	-----	18960	14256
* Rancho Cordova	7800	-----	18960	14256
* San Francisco	7800	-----	18960	14256
* San Jose	7800	-----	18960	10344
ITT Technical Institute				
* Buena Park	8898	-----	20058	15354
* Carson	8545	-----	19441	14545
* Sacramento	8898	-----	20058	15354
* San Diego	8545	-----	19441	14545
* San Bernardino	10240	-----	21400	16696
* Van Nuys	8544	-----	19440	14544
* West Covina	8120	-----	19016	14120
* Kelsey-Jenny Business College	10784	-----	21944	17240
Los Angeles Cnty. Med. Ctr. Nrsg.	1200	-----	9570	6042
Louise Salinger Academy of Fashion	12180	-----	20550	17022
* Merit College - Court Reporting	7800	-----	18960	14256
National Education Center	8500	-----	19396	14500
* Oakland College of Court Reporting	4800	-----	15960	11256
* Southern Cal. Coll. Chiropract.	10290	-----	20520	16208
Southern Calif. Inst. Architecture	10860	-----	19230	15702
* Watterson College	7000	-----	17896	13000
Western State Univ., Fullerton	11570	-----	19940	16412
* Western State Univ., San Diego	14444	-----	25604	20900

[1]Costs includes the tuition and fees listed in the second column together with the allowable living expenses under the Cal Grant programs.

*Indicates 11- and 12-month mandatory program.

NOTE: Costs are estimates. Schools without residence costs do not have on-campus housing. Also, some schools have multiple programs with different costs and program lengths which may differ from those reflected here.

A Bibliography of Publications Relating to Financial Aid Resources

♦ Includes information on resources for international students.
● Includes information for students without regard for financial need.

♦● **The A's and B's of Academic Scholarships**. Victoria A. Fabisch. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. Lists the major academic awards offered by the federal government, states, private sponsors, and colleges. Revised annually. $6.75.

Admissions to Schools and Colleges of Optometry. American Optometric Association, 245 N. Lindberg Blvd., St. Louis, MO 63141. Includes admissions and financial aid information for students interested in a career in optometry. Annual. Free.

AFL-CIO Guide to Union Sponsored Scholarships, Awards and Student Financial Aid. AFL-CIO Department of Education, 815 16th Street N.W., Room 407, Washington, DC 20006. Fellowships and awards available to union members and their dependents. More than 2,000 scholarships representing over $2.5 million are listed. Revised annually. $3.00 (free to union members).

♦● **Annual Register of Grant Support**. National Register Publishing Company Inc., 3004 Glenview Road, Wilmette, IL 60091. An extensive guide to grants, fellowships, and awards available from government agencies, foundations, and business and professional organizations. Annual. $134.50.

● **Applying for Financial Aid**. American College Testing Program, Educational Services Division, Student Assistance Services, P.O. Box 168, Iowa City, IA 52243. Explains application procedures and need analysis, gives an overview of aid programs, and contains a sample calculation that students and parents can use to get an idea of their expected family contribution. For U.S. citizens and permanent residents. Annual. Free.

● **Army ROTC Scholarships**. College, P.O. Box 1688, Lylicott City, MD 21043-9923. Describes Army scholarship opportunities, qualifications, requirements, and application procedures. Scholarships can be used at over 300 U.S. colleges and universities. Free.

Basic Facts on Foreign Study. Communications Division, Institute of International Education, 809 United Nations Plaza, New York, NY 10017. A guide for U.S. students studying abroad. Biennial. Single copy free.

● **Bear's Guide to Finding Money for College**. John Bear, Ph.D. Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707. Hundreds of specific sources are listed and references are given that lead to thousands more. Discusses development of a strategy and careful, extensive research. For U.S. citizens with and without need. Annual. $5.95.

Bureau of Indian Affairs Success in Higher Education. Bureau of Indian Affairs - Office of Indian Education, Sacramento Area Office, 2800 Cottage Way, Sacramento, CA 95825. This publication provides information for undergraduate and graduate students about student aid programs offered through the Bureau of Indian Affairs. Free.

Catalog of Federal Domestic Assistance. Edited by the U.S. Office of Management and Budget. Superintendent of Documents, U.S. Government Printing Office, Washington, DC 20402. A listing and description of federal programs administered by federal agencies, independent organizations, commissions, and councils. $38.00. Advance payment required.

♦● **Chronicle Student Aid Annual**. Chronicle Guidance Publications, Inc., P.O. Box 1190, Moravia, NY 13118. Provides information on financial aid programs offered by about 700 non-collegiate organizations, labor unions, federal and state governments for undergraduate and graduate students. Programs include essay awards, loans, scholarships, grants and postdoctoral fellowships. Annual. $19.95 plus $2.00 for shipping and handling.

♦ **The College Aid Checkbook**. Army ROTC, P.O. Box 1688, Eylicett City, MD 21043-9923. Written for high school students and their parents. Describes scholarships, loans, and grants from federal, state, and private funding sources. Annual. Free.

College Blue Book. New York: MacMillan (20th edition). Volume 5 of a five volume set provides information regarding scholarships, fellowships, loans, and grants for undergraduate and graduate students. The 20th edition identifies more than $100 million offered by more than 2,000 programs. Biennial. $185.

The College Connection: How to Help Yourself into College. Zola Dincin Schneider and Betty Good Edelson. The College Connection, Box 15113, Chevy Chase, MD 20815. Provides information on applying for college, how to select the right college, and finding the money to attend. Selected bibliography. $5.00.

The College Cost Book. College Board Publications, Box 886, New York, NY 10101. Lists current expenses at more than 3,500 colleges and universities and is a step-by-step guide to paying for college. Also lists colleges by states that offer tuition and/or fee waivers and special tuition payment plans for senior citizens, minority students, the unemployed or children of the unemployed, and for family members attending college simultaneously. Annual. $14.95.

● **College Cost Planner**. Capitol Information Publishers, P.O. Box 18623, Washington, DC 20077-2617. A newsletter published 3-6 times per year which covers the entire financial aid field from rules and regulations to financing options. Each issue provides comprehensive research information and selected advice on: financial aid planning, sources of private aid, bargain colleges, and tips to parents and students. $21.00.

College Financial Aid Annual. John Schwartz. Arco, One Gulf and Western Plaza, New York, NY 10023. Step by step procedures for obtaining the maximum aid through public and/or private channels. More than 2,000 scholarship listings complete with application requirements. $16.95.

● **The College Financial Aid Emergency Kit**. Joyce Lain Kennedy and Dr. Herm Davis. Sun Features Inc., P.O. Box 368, Cardiff, CA 92007. This booklet outlines various sources of financial aid for college, lists illustrative programs offering help, cites techniques for cutting college costs, and ends with a useful bibliography. Annual. $4.50.

College Grants from Uncle Sam: Am I Eligible and for How Much? Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. Detailed information about the Pell Grant for use in college financial planning. Annual. $3.25.

The College Handbook. College Board Publications, P.O. Box 886, New York, NY 10101. The handbook outlines in detail: programs, degrees, admission requirements, locations, facilities, expenses, financial aid available and almost any facet of college life about which a student or parent may have a question. Annual. $18.95.

● **College Loans from Uncle Sam: The Borrower's Guide that Explains It All — from Local Lenders to Loan Forgiveness**. Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. Detailed information about all of the student loan programs. Annual. $3.25.

College Planning/Search Book. The American College Testing Program, P.O. Box 168, Iowa City, IA 52243. Planning method and basic information for more than 3,000 colleges on costs, admission standards, size, majors, deadlines, student characteristics, etc. For U.S. citizens with financial need. Annual. $10.00.

♦●**Corporate Tuition Aid Programs: A Directory of College Financial Aid for Employees at America's Largest Corporations**. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. Describes the tuition aid programs of more than 700 of America's largest corporations. Information is available for U.S. citizens, permanent residents, and non-citizens with or without financial need. $14.95.

♦●**Directory of Biomedical and Health Care Grants**. The Oryx Press, 2214 N. Central at Encanto, Phoenix, AZ 85004. Includes information about U.S. grant and fellowship support available from federal and state govern-

ments, private foundations, associations, and corporations for study, research, and career training in medical and health-related programs. Specify year when ordering. $74.50.

Directory of Financial Aid for American Undergraduates Interested in Overseas Study and Travel. Joseph Lurie. Adelphi University Press, Hyweinberg Bldg., Cambridge Ave., Garden City, NY 11530. Over 100 sources of financial aid specifically designed to assist U.S. undergraduates with study and travel outside of the U.S. $9.00.

● **Directory of Financial Aid for Minorities**. Dr. Gail Ann Schlachter with Sandra E. Goldstein. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Identifies over 800 scholarships, fellowships, loans, grants, awards/prizes, and internships set up primarily or exclusively for major American minority groups (Asian Americans, Black Americans, Hispanic Americans, and Native Americans). Each program is described in terms of eligibility, purpose, remuneration, limitations, special features, number awarded, and application deadline. Biennial. $45.00.

Directory of Financial Aids for Women. Gail Ann Schlachter with Sandra E. Goldstein. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Scholarships, fellowships, loans, grants and internships primarily or exclusively for women. Lists types of sources, eligibility, purpose, deadlines, and procedures. Biennial. $45.00.

Directory of Special Opportunities for Women. Martha Merrill Doss, editor. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Lists over 1,000 funding sources for women seeking educational and career opportunities. $18.00.

Directory of Special Programs for Minority Group Members. Garrett Park Press, P.O. Box 190F, Garrett Park, ND 20896. Programs offered by 750 national and local organizations, 300 federally funded programs, and hundreds sponsored by individual colleges and universities. $23.00.

Dollars for Scholars. Marquerete J. Dennis. Barron's, 250 Wireless Blvd., Hauppauge, NY 11788. Arranged alphabetically by subject categories that include federal aid, state aid, aid for minorities, women, handicapped, and the military. It tells where, when, and how to apply for college scholarships. $12.95.

● **Earn and Learn: Cooperative Education Opportunities Offered by the Federal Government**. Joseph Re, Octameron Associates, P.O. Box 3437, Alexandria, VA 22302. Detailed information about federally funded cooperative education programs for college students nationwide. Annual. $3.75.

Educational Awards Handbook. The Rotary Foundation of Rotary International, 1600 Ridge Avenue, Evanston, IL 60201. Graduate fellowships, undergraduate scholarships, technical training awards, teachers of the handicapped, and journalism awards. Applicants must be nominated by the Rotary Club and district. Annual. Free.

Federal Benefits for Veterans and Dependents. V.A. Administration, Government Printing Office, Washington, DC 20402. Programs of federal assistance for veterans and dependents. Annual. $2.75.

The Federal Educational and Scholarship Funding Guide. Graves Publishing, P.O. Box 1291, West Warwick, R.I. 02893. Information on over 125 separate granting agencies covering every aspect of the education field. $29.95.

●● **Fellowship and Grant Opportunities of Interest to Philosophers**. American Philosophical Association, University of Delaware, Newark, DE 19716. Annual. $5.00.

Film/Television: Grants, Scholarships, Special Programs. The American Film Institute, P.O. Box 27999, 2021 N. Western Avenue, Los Angeles, CA 90027. Selected bibliography of fellowships, grants, and other financial aid sources from private and public sources for film students and film makers. $6.00.

●● **Financial Aid: A Partial List of Resources for Women**. Project on the Status and Education of Women, Association of American Colleges, 1818 R Street N.W., Washington, DC 20009. A selected listing of over 80 financial aid programs geared toward women, but applicable to prospective students of either gender. Biennial. $3.50, prepaid.

Financial Aid and Disabled Students. Health Resource Center, One Dupont Circle N.W., Suite 670, Washington, DC 20036-1193. Describes the financial aid system and additional sources of financial assistance for disabled persons. Free.

Financial Aid for Graduate and Professional Education 1990. Patria McWade, Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. An overview of financial aid at the graduate level. $1.95.

Financial Aid for Higher Education. Orsen Keeler. Available from William C. Brown Company, 2460 Kerper Blvd., Bubuque, IA 52001. Lists over 5,000 scholarship programs for U.S. citizens, including program descriptions, eligibility, application procedures and restrictions. $44.95.

Financial Aid for Minority Students in Business and Law. Ruth N. Swan, editor. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Lists available aid for minority students majoring in business. $4.00.

Financial Aid for Minority Students in Education. Mary T. Christian and Ruth N. Swan. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Lists available aid for minority students majoring in education. $4.00.

Financial Aid for Minority Students in Engineering. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Describes financial aid opportunities for minority students in engineering. $4.00.

Financial Aid for Minority Students in Health Fields. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Describes financial aid opportunities for minority students in health fields. $4.00.

Financial Aid for Minority Students in Journalism/Mass Communication and Journalism. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Includes brief introduction and summary of the field and its employment outlook. $4.00.

Financial Aid for Minorities: Awards open to Students with any Major. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Describes financial aid opportunities for minority students in any field. $4.00.

Financial Aid for Minority Students in Science. Garrett Park Press, P.O. Box 190F, Garrett Park, MD 20896. Describes financial aid opportunities for minority students in the science field. $4.00.

Financial Aid for Research, Study, Travel and Other Activities Abroad. Gail Ann Schlachter and R. David Weber. 1990. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Directory of over 1,700 financial aid opportunities open to Americans interested in research, study, travel, professional, or other activities abroad. $40.00.

●● **Financial Aid for the Disabled and Their Families**. Dr. Gail Ann Schlachter with R. David Weber. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Identifies programs established solely for the disabled and/or their dependents (including those with hearing impairments, vision impairments, neurological disorders, learning disabilities, speech impediments, etc.). Scholarships, fellowships, loans, grants-in-aid, and awards are described. Biennial. $37.50.

Financial Aid for Veterans, Military Personnel, and Their Dependents. Gail Ann Schlachter and R. David Weber. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Identifies hundreds of scholarships, fellowships, loans, grants-in-aid awards, and internships designed exclusively for military-related personnel. $35.00 plus $3.00 shipping and handling.

● **Fulbright and Other Grants for Graduate Study Abroad**. U.S. Student Programs Division, Publications Editor, 809 United Nations Plaza, New York, NY 10017. Lists financial assistance programs available to U.S. graduate students for study abroad. Annual. Free.

Funding for U.S. Study: A Guide for Foreign Nationals. IIE, 809 United Nations Plaza, New York, NY 10017-3580. The book lists awards for undergraduates, graduates, postgraduates, and working professionals. Includes information on the amount of the award, eligibility, application, and much more. $39.95.

●● **Graduate Assistantship Directory in the Computer Sciences**. Association for Computing Machinery, Inc., 11 W. 42nd Street, 3rd Floor, New York, NY 10036. Lists universities around the country that offer fellowships, assistantships, and scholarships in computer sciences to U.S. citizens and permanent residents. Annual, $12.00 for members, $18.00 for non-members.

Graduate Student Financial Support. Prepared by the Council of Graduate Schools Task Force on Graduate Student Financial Support. Available from the Council of Graduate Schools, One DuPont Circle, N.W., Suite 430.

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Washington, D.C. 20036-1173. Designed to serve as a guide for administrators and faculty members concerned with obtaining and administering funds. It contains a description of various graduate funding programs.

Graduate Study in Psychology and Associated Field. The American Psychological Association, Order Department, P.O. Box 2710, Hyattsville, MD 20784. Graduate programs offered by over 650 U.S. and Canadian universities are described. Included is information on financial assistance and admissions requirements. Annual. $18.50.

◆● **Grants and Aid to Individuals in the Arts**. Washington International Arts Letter, P.O. Box 12010, Des Moines, IA 50312. Describes individual and group grants and fellowships in a variety of arts projects and programs. $25.95.

Grants and Awards Available to American Writers. P.E.N. American Center, 568 Broadway, New York, NY 10012. List of grants available to American writers for use in the U.S. and abroad. Biennial. $7.00.

◆● **Grants and Fellowships of Interest to Historians**. The American Historical Association, 400 A Street S.E. Washington, DC 20003. Lists over 200 funding sources in three categories: support for dissertation and postdoctoral research; support for pre-dissertation study; and research and support for research teams, groups and organizations working in the field of historical research or education. Annual. $7.00.

Grants for the Arts. Virginia P. White. Plenum Press, 233 Spring Street, New York, NY 10013. Information on researching grants in the arts including source books, agencies, workshops, and professional associations. $29.50.

◆● **The Grants Register 1989-91**. 10th ed. Roland Turner, St. Martin's Press, 175 Fifth Avenue, New York, NY 10010. Lists awards available to graduates, young professionals, academic staff, and scholars for study and research around the world; listed by granting agency. Biennial. $85.00.

◆● **Guide to Graduate Study in Political Science**. American Political Science Association, 1527New Hampshire Avenue N.W., Washington, DC 20036. Lists over 300 Ph.D. and Masters programs in political science in the U.S. and Canada. The description of each program includes information about specialization(s), tuition charges, and financial aid, admission, and degree requirements. Triennial. $20.00 for members. $30.00 for non-members. Plus $2.50 for postage and handling.

Happier by Degrees: A College Reentry Guide for Women. By Pam Mendelsohn. Available from Ten Speed Press, P.O. Box 7123, Berkeley, CA 94707. Discusses the practical and psychological problems of women returning to college for both undergraduate and graduate study. Lists financial resources specifically for adult women students.

Higher Education Opportunities for Minorities and Women: Annotated Selections. Available from the Superintendent of documents, U.S. Government Printing Office Washington DC 20402-9325. Stock number 065-000-00353-8. $4.25.

How and Where to Get Scholarships and Financial Aid for College. Robert L. Bailey. Prentice Hall Press, Order Department, 200 Old Tappan Road, Old Tappan, NJ 07675. A comprehensive guide to almost 1,000 college scholarships and grants offered by federal and state agencies, corporations, trusts and memorial funds, religious groups and unions. $7.95.

How the Military Will Help You Pay for College. Don Betterton. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. Provides information on major military-based sources of college tuition help, including an in-depth review and comparison of ROTC options. $9.95.

◆● **How to Find Out About Financial Aid: A Guide to Over 700 Directories**. Gail Ann Schlachter, editor. Reference Service Press, 1100 Industrial Road, Suite 9, San Carlos, CA 94070. Can be used to locate directories that list: (1) particular types of assistance (scholarships, grants, internships, etc.); (2) financial aid programs covering over 125 subject areas; (3) financial aid programs open to members of such special interest groups such as veterans, minorities, and foreign students; and (4) financial aid programs available in special geographic areas. $32.50.

How to Get Money for Research. The Feminist Press at The City University of New York, 311 East 94th Street, New York, NY 10128. Combines advice on the procedures involved in seeking grants for research by and about women with a comprehensive listing of grants and resources currently available. The book provides guidelines both for individuals unaffiliated with universities and for those who are staff members of foundations, libraries, women's organizations, and universities. For U.S. citizens and permanent residents. $6.95.

International Brotherhood of Teamsters Scholarship Fund. The International Brotherhood of Teamsters Scholarship Fund, 25 Louisiana Avenue N.W., Washington, DC 20001. A list of undergraduate scholarships for U.S. and Canadian institutions offered by the International Brotherhood of Teamsters to the sons and daughters of Teamster members. Free.

The International Scholarship Book: The Complete Guide to Financial Aid for Study Abroad. Daniel J. Cassidy. Prentice-Hall, Englewood Cliffs, NJ 07632. $19.95.

International Studies Funding and Resources Book. Council on International and Public Affairs, The Apex Press, 777 United Nations Plaza, New York, NY 10017. A comprehensive guide to over 500 sources of help for international education at schools, colleges and universities. $97.50.

● **List of Organizations That Accept Applications for Financial Support from Foreign Students Already in the United States**. The National Association for Foreign Student Affairs, 1860 19th Street, N.W., Washington, DC 20009. $.75.

Lovejoy's Guide to Financial Aid. Simon and Schuster, Inc., 1230 Avenue of the Americas, New York, NY 10020. A detailed guide to financing a college education including scholarships, government grants and loans, and private programs. Biennial. $14.95.

◆● **Meeting College Costs**. College Scholarship Service, The College Board, 45 Columbus Avenue, New York NY 10023-6917. Provides worksheets to help students estimate college costs and amount of financial aid for which they may be eligible. Gives advice/tips on the financial aid application process. Available in Spanish version. Annual. Single copy free.

Minority Student Opportunities in U.S. Medical Schools. Association of American Medical Colleges, Section for Minority Affairs, Division of Minority Health Disease Prevention / Health Promotion Programs, 1 Dupont Circle N.W., Suite 200, Washington, DC 20036. For U.S. citizens and permanent residents. Biennial. $10.00.

Money Business: Grants and Awards for Creative Artists. Artist Foundation, Inc., 8 Park Plaza, Boston, MA 02116. Lists over 200 organizations/agencies that give grants or awards to creative artists. $6.00.

Money for Artists. Center for Arts Information, 625 Broadway, New York, NY 10012. A guide to grants, awards, fellowships, and artist-in-residence programs primarily for the New York state artist; bibliographic references useful nationally. $3.00.

NASSP Advisory List of Contests and Activities. The National Association of Secondary School Principals, 1904 Association Drive, Reston, VA 22091. Lists national and regional contests and activities designed to benefit secondary school students in educational, civic, social, and ethical development. Annual. $1.00.

National Directory of Grants and Aids to Individuals in the Arts. Daniel Millsaps, editor. Washington International Arts Letter, P.O. Box 12010, Des Moines, IA 50312. Biennial. $12.95.

◆● **National Directory of Internships**. National Society for Internships and Experiential Education, 122 St. Mary's Street, Raleigh, NC 27605. Lists thousands of internship opportunities. Contains indexes by geographic location, by name of employer, and by the type of position available. Biennial. $24.00.

● **Need a Lift?** The American Legion, National Emblem Sales, P.O. Box 1050, Indianapolis, IN 46206. Contains sections on federal and state programs, work-study, cooperative programs, scholarships, and career information. Includes a special section for veterans and their dependents. New edition available every September. $2.00, prepaid.

Notices of the American Mathematical Society. American Mathematical Society, P.O. Box 6248, Providence, RI 02940. Assistantships and fellowships in the mathematical science. Annual. $9.00.

Opportunities in Africa. The African American Institute, 833 United Nations Plaza, New York, NY 10017. Free.

Paying for Your Education: A Guide for Adult Learners. College Board Publications, Box 886, New York, NY 10101. What financial aid is; what is available; steps to take and when. $7.95.

●● **Peterson's College Money Handbook: The Only Complete Guide to Scholarships, Costs, and Financial Aid Programs at U.S. Colleges**. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543. Provides information about more than 1,700 four-year colleges regarding merit aid, athletic programs, co-op programs, ROTC programs, and guaranteed tuition/tuition repayment plans. Annual. $19.95.

●● **Peterson's Grants for Graduate Students**. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. A comprehensive source of information on nearly 700 grants and fellowships exclusively for graduate students. Annual. $59.95.

Peterson's State and Federal Aid Programs for College Students. Peterson's Guides, P.O. Box 2123, Princeton, NJ 08543-2123. Describes federal and state financial aid programs available to undergraduate college students. $3.00.

Profiles of Financial Assistance Programs. Public Health Service, 5600 Fishers Lane, Rockville, MD 20857. Lists and describes the financial aid available from the Alcohol, Drug Abuse, and Mental Health Administration, the Centers for Disease Control, the Food and Drug Administration, National Institute of Health, and the Office of the Assistant Secretary for Health. For U.S. citizens. Free.

Scholarships and Grants for Study or Research in the U.S.A. American Collegiate Service, P.O. Box 442008, Houston, TX 77244. Latest information on scholarships, fellowships, grants, assistantships and financial aid available to foreign students and scholars. $23.95.

Scholarships and Loans for Nursing Education. National League for Nursing, 350 Hudson Street, New York, NY 10014. Information on the different type of fellowships, scholarships, traineeships, and loans available for nursing education. $8.95.

Scholarships Available to Black Students, American Indian Students, Spanish-Speaking Students. Pasadena Community Services Commission Inc., 500 South Pasadena Avenue, Pasadena, CA 91105. $.52 postage.

Scholarship Book. Daniel J. Cassidy and Michael I. Alves. Prentice-Hall, Route 59 at Brookhill Drive, West Nyack, NY 10995-9900. This directory of financial assistance lists over 50,000 scholarships, grants, loans, fellowships, internships, and contest prizes. Also contains tips on applying for scholarships, a sample form letter, a list of career organizations, and places to write to secure financial aid in your major. $29.95 plus postage and handling.

● **Scholarships, Fellowships and Loans**. Norman Feingold & Marie Feingold. Bellman Publishing Company, P.O. Box 34937, Besthesda, MD 20817. Listing of private, state and federal aid sources available for studies in the U.S. leading to degrees in undergraduate, graduate, postgraduate, and postdoctoral programs. $80.00.

● **Scholarships, Fellowships, and Loans News Service and Counselors Information Services**. Bellman Publishing Company, P.O. Box 34937, Besthesda, MD 20817. A quarterly newspaper which lists public and private organizations offering financial assistance for study and research. $37.50.

Scholarship Pamphlet for USN-USMC-USCG Dependent Children. Commander, Naval Military Personnel Command, NMPC-121D, Navy Department, Washington, DC 20370-5121.
List of grants, scholarships, fellowships, loans for eligible dependents of active duty, retired, and in some cases, honorably discharged or deceased members of the U.S. Navy, Marine Corps, and Coast Guard. Annual. Free.

♦ **A Selected List of Fellowship Opportunities and Aids to Advanced Education for U.S. Citizens and Foreign Nationals**. The National Science Foundation, Publications Office, 1800 G Street N.W., Washington, DC 20550. A description of financial aid programs on the undergraduate, graduate, and postdoctoral levels sponsored by organizations. Free.

♦ **Selected Information Resources on Scholarships, Fellowships, Grants and Loans**. John A. Feulner, Library of Congress, Science and Technology Division, 101 Independence Ave. S.E., Washington DC 20540. Free.

♦ **Social Science Research Council Fellowship and Grants for Research**. The Social Science Research Council, 605 Third Avenue, New York, NY 10158. A listing and short description of SSRC Research Grants and Foreign Area Fellowship Grants co-sponsored by the SSRC and the American Council of Learned Societies. For U.S. and foreign citizens on the advanced graduate or postgraduate levels. Also included is a short list of grants from other agencies. Annual. Free.

Study Abroad: International Scholarships, International Courses. Paris: United Nations Educational Scientific and Cultural Organization. A directory of more than 250,000 opportunities to study in over 100 countries. Information on scholarships offered by international organizations and national institutions. Biennial. $20.50.

Teaching Abroad: The Learning Traveler. Barbara Cahn Connotillo, editor. Communications Division, Institute of International Education, 809 United Nations Plaza, New York, NY 10017. Lists and describes more than 150 teaching-abroad programs for teachers at all levels, guidance counselors, administrative personnel. Provides information on qualifications and number of positions available, language of instruction, benefits, duration, and application procedures. Includes a bibliography relating to teaching opportunities overseas. Biennial. $21.95.

● **Transition Abroad: Guide to International Study, Work, and Travel**. Transitions Abroad, P.O. Box 344, Amherst, MA 01004. Magazine offers information (including complete addresses for sending for additional information) about education, work, and travel opportunities abroad. Also includes information on preparing for departure, world weather timetable, and other valuable information for travelers. $15.00/year subscription for six issues/year.

Two Hundred Ways to Put Your Talent to Work in the Health Field. National Health Council, Inc., 350 Fifth Avenue, #1118, New York, NY 10030. Describes health professions, training, and educational requirements. Lists organizations to contact for further information, including financial assistance. For U.S. citizens. Single copy free by sending self-addressed stamped envelope.

Visual Artists Fellowships (Guidelines). National Endowment for the Arts, 1100 Pennsylvania Avenue N.W., Washington, DC 20506. Listing of visual artists fellowship guidelines and visual arts grants to organizations. Individuals should request fellowship guidelines only. Lists guidelines and requirements for eligibility for individual projects and group projects. U.S. citizenship or permanent resident status required. Annual. Free.

Washington International Arts Letter. Washington International Arts Letter, P.O. Box 12010, Des Moines, IA 50312. A newsletter of information on financial support offered by the U.S. Government and private organizations to institutions and individuals involved in the arts. Updates information contained in all other Washington International Arts Letter (WIAL) publications. Six issues per year. $40.00.

Summary of Graduate Education Fellowships and Assistance Programs and Funded Institutions. U.S. Department of Education, Office of Student Financial Assistance, 400 Maryland Avenue, S.W. (ROB-3), Washington, D.C. 20202. Offers information on various graduate assistance programs, including the names of the institutions which offer each of the programs. Free.

●● **Winning Money for College: The High School Students Guide to Scholarship Contests**. Alan Deutschman. Peterson's Guides, Princeton, NJ 08543-2123. Guide to about 50 national scholarship competitions that award cash prizes that can be used at any college. $8.95.

This bibliography is provided as a service by the Office of Financial Aid at the University of San Diego (USD), Alcala Park, San Diego, CA 92110. The bibliography is updated and enlarged each year with the assistance of USD students employed under the College Work-Study Program and USD librarians. Many of the publications can be found in libraries. Prices have been included for those that are known. This compilation is not an endorsement of the listed publications.

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Request for California Student Aid Commission Forms/Publications

This order form is divided into three sections. Institutions should only order publications from the sections that apply to them.

Section 1. Publications of interest to high schools, vocational schools, colleges and universities.
Section 2. Publications of interest to vocational schools, colleges, universities and lending institutions.
Section 3. Publications of interest to lending institutions.

Orders may be adjusted by the California Student Aid Commission to reflect form packaging sizes. Quantities are limited and shipments are subject to supplies at the time of request. Back orders will be filled when the publication is next printed. Most forms are packaged in quantities of 50; please adjust orders accordingly. Please print or type the exact street address where materials are to be shipped and the quantity of each item ordered.

Section 1. Publications for High Schools, Vocational Schools, Colleges and Universities		**Quantity**
I-1	"California Student Financial Aid Programs" Brochure - Contains information about state and federal financial aid programs, eligibility and application requirements.	
I-1.1	"California Student Financial Aid Programs" Brochure - (Spanish version).	
I-2	"Financial Aid for Students" Workbook- Provides detailed information about a variety of student financial aid opportunities, including state and federal programs. Covers eligibility, deadlines, how to apply, etc. (Only limited quantities available after March 2 deadline.)	
I-3	"Financial Aid for Students" Workbook - (Spanish version).	
I-4	"Financial Aid for Students" Counselor's Guide. Includes detailed information about Student Aid Commission programs, application process and eligibility requirements. A useful tool for college and high school counselors.	
I-5	Cal Grant Poster (17"x 22") - Promotes public awareness of the March 2 Cal Grant application filing deadline.	
I-8	Student Aid Commission "Theme" Poster (17"x 22") - Illustrates college opportunity.	
I-16	"College: It's For You" Brochure - Early outreach information designed for distribution to California middle schools.	
I-16.1	"College: It's For You" Brochure - (Spanish version).	
I-18	"College: It's For You" Poster (17"x 22") - Promotes early planning for college.	
G-4	GPA Verification Form (Needed for new Cal Grant and Graduate Fellowship applicants.)	
Section 2. Publications for Vocational Schools, Colleges, Universities and Lenders		
L-1	Federal Stafford Loan Application/Promissory Note Booklet	
L-1.100	Unsubsidized Stafford Loan Application Addendum	
L-2	Federal Supplemental Loans for Students (SLS) Application/Promissory Note Booklet	
L-3	Federal Parent (PLUS) Loan Application/Promissory Note Booklet	
L-5	Federal Consolidation Application/Promissory Note Booklet	
L-5.100	Addendum (Consolidation Loan)	
L-5.200	Spouse Application (Consolidation Loan)	
L-5A	Consolidation Creditor Verification Certificate	
L-5A.100	Federal Consolidation Loan Program Addendum to "Verification Certificate"	
L-6	Federal Stafford Loan Application/Promissory Note - (Continuous feed form, order only if your institution uses a continuous feed process.)	
L-6A	Federal Stafford Loan Application/Promissory Note Booklet - (To be used along with the L6)	
L-7	ASAP Application-Automated Stafford Application - (Used only by schools that use an electronic processing system.)	
L-11	Stafford Nondisclosure Promissory Note	
L-12	SLS Nondisclosure Promissory Note	
L-19	Repayment Schedule	
L-21	Status Change Report	
L-23	Verification of Continuous Enrollment	
L-28	Request for Commission Forms/Publications - (Limited to 5 per order; can be copied.)	
L-45	Request for Late Disbursement Adjustment or Late Guarantee	
L-50	Student Deferment Form	
L-50A	In-school Deferment Form	
L-51	Parent Deferment Form	
L-52	Certification of Temporary Total Disability Deferment - (Limited to 5 per order; can be copied.)	
L-54	Physician's Certification of Improvement	
L-79	Exit Interview Data	
L-80A	Think Before Cashing - (Required use at check release.)	

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Section 2 (continued)		Quantity
L-80B	Your Student Loan - (Comprehensive loan booklet.)	
L-80C	Repaying Your Student Loan - (For use at exit interview.)	
L-80D	Federal Unsubsidized Stafford Loan Brochure	
L-81	Deferment Brochure	
L-82	Default Prevention Poster	
L-84	Deferment Poster	
L-90	Student Loan Program Procedural Manual	
L-91	Stafford Program Regulations - (Limited to 5 per order; can be copied.)	
L-92	SLS/PLUS Program Regulations - (Limited to 5 per order; can be copied.)	
L-95	Annual Lender Policy List	
L-400	Federal Family Education Loan Program Addendum	
G-8.1	1993-94 Graduate Fellowship Non-Recipient Fact Sheet	
G-9	Graduate Fellowship Fact Sheet Brochure	
G-10	Grant Record Change Form for Students	
G-12.1	Deferment Request for Cal Grants	
G-20	Cal Grant Non-Recipient Tax Sheet	
G-21	Grant Record Change Form for Schools	
G-42	Request for Cal Grant Fifth Year Benefits Form	
G-44	Request for Cal Grant Teaching Credential Benefits Form	
G-44.1	Request for Cal Grant Teaching Credential Benefits Fact Sheet	
Section 3. Publications for Lenders (See Section 2 for additional loan items)		
L-40	Lender Manifest Form	
L-40A	Lender's Loan Manifest Transmittal	
L-41	Loan Transfer Statement	
L-47	Indemnification Missing Original Document	
L-47A	Indemnification Missing Promissory Note	
L-60	Stafford/SLS/PLUS/Consolidation Lender Request for Pre-Claim Assistance	
L-62	Physician's Certification of Total and Permanent Disability - (Limited to 5 per order; can be copied.)	
L-64	Stafford/SLS/PLUS/Consolidation Lender's Request for Insurance	
L-67	Lender's Request for Insurance for Reason of Bankruptcy	
L-68A	Prospective Cure Form - (Limited to 5 per order; can be copied.)	
L-68B	Timely Filing Cure Form - (Limited to 5 per order; can be copied.)	
L-68C	Retrospective Cure Form - (Limited to 5 per order; can be copied.)	
L-69	Claims Adjustment Request	
R-1	Rolodex Card	

Institution code number	Telephone number ( )	Date of request
Institution name	Contact name or destination (optional)	

Street address (Please print or type street address for UPS delivery. Allow two weeks for delivery.)

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